II

(Non-legislative acts)

REGULATIONS

COMMISSION IMPLEMENTING REGULATION (EU) 2015/2450

of 2 December 2015

laying down implementing technical standards with regard to the templates for the submission of information to the supervisory authorities according to Directive 2009/138/EC of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II) ([1]), and in particular the third subparagraph of Article 35(10), the third subparagraph of Article 244(6) and the second subparagraph of Article 245(6) thereof,

Whereas:

(1) For the purposes of facilitating effective supervision of insurance and reinsurance undertakings, it is appropriate to establish the templates for the submission of information referred to in Article 35(1) and (2) of Directive 2009/138/EC for individual undertakings and in Article 244(2) and Article 245(2) of that Directive for groups to the supervisory authorities.

(2) An adequate level of detail of the information to be submitted is crucial for a proper implementation of a risk-based supervisory review process. The templates are a visual representation of the information to be reported and specify the level of detail of that information.

(3) The harmonisation of the templates to be used when submitting information to supervisory authorities is an essential instrument to promote supervisory convergence. For this reason the information to be reported in accordance with Directive 2009/138/EC should be submitted as specified in the templates provided for by this Regulation.

(4) In practice, the information will be reported in electronic form as set out in Article 313 of Commission Delegated Regulation (EU) 2015/35 ([2]).

(5) Insurance and reinsurance undertakings and groups should only submit the information applicable for their business. For example, certain options provided for by Directive 2009/138/EC, like the use of the matching adjustment for the calculation of the technical provisions or the use of a full or partial internal model or of

([1]) OJ L 335, 17.12.2009, p. 1.
([2]) Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 12, 17.1.2015, p. 1).

underwriting-specific parameters for the calculation of the solvency capital requirement, affect the scope of the information to be submitted. In most cases, only a subset of the templates provided for in this Regulation should be submitted, as not all the templates are applicable for all undertakings.

(6) The provisions of this Regulation are closely linked to each other, since they all deal with the submission of information from insurance and reinsurance undertakings and groups to the supervisory authorities. To ensure coherence between those provisions, which should enter into force at the same time, to facilitate a comprehensive understanding of those provisions and to ensure easy access to them by persons subject to the reporting obligations, including investors not established in the Union, it is desirable to include all the implementing technical standards required by Article 35(10), Article 244(6) and Article 245(6) of Directive 2009/138/EC in a single Regulation.

(7) This Regulation is based on the draft implementing technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(8) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council ([1]).

(9) In order to ensure that supervisory reporting is effectively applied in a uniform manner from the date on which the reporting obligations apply, this Regulation should enter into force as soon as possible and apply from 1 January 2016,

HAS ADOPTED THIS REGULATION:

CHAPTER I

GENERAL PROVISIONS AND SUPERVISORY REPORTING REQUIREMENTS

Article 1

Subject matter

This Regulation lays down implementing technical standards on regular supervisory reporting by establishing the templates for the submission of information to the supervisory authorities referred to in Article 35(1) and (2) of Directive 2009/138/EC for individual insurance and reinsurance undertakings and in Article 244(2) and Article 245(2) of Directive 2009/138/EC for groups.

Article 2

Supervisory reporting formats

Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit the information referred to in this Regulation in the data exchange formats and representations determined by the supervisory authorities or by the group supervisor and in accordance with the following specifications:

(a) data points with the data type 'monetary' shall be expressed in units with no decimals with the exception of templates S.06.02, S.08.01, S.08.02 and S.11.01, which shall be expressed in units with two decimals;

([1]) Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).

(b) data points with the data type 'percentage' shall be expressed as per unit with four decimals;

(c) data points with the data type 'integer' shall be expressed in units with no decimals.

Article 3

Currency

1. For the purposes of this Regulation 'reporting currency', unless otherwise required by the supervisory authority, shall be:

(a) for individual reporting, the currency used for the preparation of the insurance or reinsurance undertaking's financial statements;

(b) for group reporting, the currency used for the preparation of the consolidated financial statements.

2. Data points with the data type 'monetary' shall be reported in the reporting currency, which requires the conversion of any other currency into the reporting currency unless otherwise stated in this Regulation.

3. When expressing the value of any asset or liability denominated in a currency other than the reporting currency, the value shall be converted into the reporting currency as if the conversion had taken place at the closing rate on the last day for which the appropriate rate is available in the reporting period to which the asset or liability relates.

4. When expressing the value of any income or expense, the value shall be converted into the reporting currency using such basis of conversion as that used for accounting purposes.

5. The conversion into the reporting currency shall be calculated by applying the exchange rate from the same source as that used for the insurance or reinsurance undertaking's financial statements in the case of individual reporting or for the consolidated financial statements in the case of group reporting, unless otherwise required by the supervisory authority.

Article 4

Re-submission of data

Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall re-submit as soon as practicable the information reported using the templates referred to in this Regulation when the information originally reported has materially changed in relation to the same reporting period after the last submission to the supervisory authorities or to the group supervisor.

CHAPTER II

QUANTITATIVE REPORTING TEMPLATES FOR INDIVIDUAL UNDERTAKINGS

Article 5

Quantitative templates for the opening information for individual undertakings

Insurance and reinsurance undertakings shall submit the information referred to in Article 314(1)(a) and (c) of Commission Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.01.01.03 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex II;

(b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of reporting in general, following the instructions set out in section S.01.02 of Annex II;

(c) template S.01.03.01 of Annex I, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex II;

(d) template S.02.01.02 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex II to this Regulation;

(e) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;

(f) where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex II;

(g) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;

(h) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;

(i) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;

(j) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

Article 6

Quarterly quantitative templates for individual undertakings

1. Insurance and reinsurance undertakings shall submit quarterly, unless the scope or frequency of the reporting is limited in accordance with Article 35(6) of Directive 2009/138/EC, the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.01.01.02 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex II;

(b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of reporting in general, following the instructions set out in section S.01.02 of Annex II;

(c) template S.02.01.02 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex II to this Regulation;

(d) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.05.01 of Annex II to this Regulation;

(e) template S.06.02.01 of Annex I, providing an item–by-item list of assets, following the instructions set out in section S.06.02 of Annex II and using the Complementary Identification Code ('CIC code') as set out in Annex V and defined in Annex VI;

(f) where the ratio of collective investments held by the undertaking to total investments is higher than 30 %, template S.06.03.01 of Annex I, providing information on the look-through of all collective investments held by the undertaking, following the instructions set out in section S.06.03 of Annex II;

(g) template S.08.01.01 of Annex I, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex II and using the CIC code as set out in Annex V and defined in Annex VI;

(h) template S.08.02.01 of Annex I, providing an item-by-item list of derivatives closed during the reporting period, following the instructions set out in section S.08.02 of Annex II and using the CIC code as set out in Annex V and defined in Annex VI;

(i) template S.12.01.02 of Annex I, specifying information on the technical provisions relating to life insurance and health insurance pursued on a similar technical basis to that of life insurance ('health SLT') for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;

(j) template S.17.01.02 of Annex I, specifying information on non-life technical provisions for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;

(k) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;

(l) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;

(m) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

2. For the purposes of point (f) of paragraph 1, the ratio of collective investments held by the undertaking to total investments shall be determined by the sum of items C0010/R0180, collective investment undertakings included in item C0010/R0220 and collective investment undertakings included in item C0010/R0090 of template S.02.01.02, divided by the sum of items C0010/R0070 and C0010/R0220 of template S.02.01.02.

Article 7

Simplifications allowed on quarterly reporting for individual undertakings

1. With regard to the information referred to in point (c) of Article 6(1), 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 shall be designed to ensure that the resulting information is reliable and complies with the standards laid down in Directive 2009/138/EC and that all material information that is relevant for the understanding of the data is reported.

2. When submitting the information referred to in points (i) and (j) of Article 6(1), insurance and reinsurance undertakings may apply simplified methods in the calculation of the technical provisions.

Article 8

Annual quantitative templates for individual undertakings — Basic information and content of submission

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.01.01.01 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex II;

(b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex II;

(c) template S.01.03.01 of Annex I, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex II.

Article 9

Annual quantitative templates for individual undertakings — Balance sheet and other general information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.02.01.01 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the undertaking's financial statements, following the instructions set out in section S.02.01 of Annex II to this Regulation;

(b) template S.02.02.01 of Annex I, specifying information on assets and liabilities by currency, following the instructions set out in section S.02.02 of Annex II;

(c) template S.03.01.01 of Annex I, specifying general information on off-balance sheet items, following the instructions set out in section S.03.01 of Annex II;

(d) template S.03.02.01 of Annex I, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section S.03.02 of Annex II;

(e) template S.03.03.01 of Annex I, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section S.03.03 of Annex II;

(f) template S.04.01.01 of Annex I, specifying information on activity by country, including EEA and non-EEA, applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.04.01 of Annex II to this Regulation;

(g) template S.04.02.01 of Annex I, specifying information on class 10 in Part A of Annex I of Directive 2009/138/EC, excluding carrier's liability, following the instructions set out in section S.04.02 of Annex II to this Regulation;

(h) template S.05.01.01 of Annex I, specifying information on premiums, claims and expenses applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.05.01 of Annex II to this Regulation;

(i) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country, applying the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section S.05.02 of Annex II.

Article 10

Annual quantitative templates for individual undertakings — Investments information

Insurance and reinsurance undertakings shall submit annually, unless exempted under Article 35(7) of Directive 2009/138/EC in relation to a specific template, the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) where the undertaking is exempted from the annual submission of information in templates S.06.02.01 or S.08.01.01 in accordance with Article 35(7) of Directive 2009/138/EC, template S.06.01.01 of Annex I to this Regulation, providing summary information of assets, following the instructions set out in section S.06.01 of Annex II to this Regulation;

(b) where the undertaking is exempted from reporting the template S.06.02.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.06.02.01 of Annex I to this Regulation, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;

(c) where the undertaking is exempted from reporting the template S.06.03.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC or has not reported it quarterly because the ratio of collective investments held by the undertaking to total investments, as referred to in Article 6(1)(f) of this Regulation, is not higher than 30 %, template S.06.03.01 of Annex I to this Regulation, providing information on the look-through of all collective investments held by the undertakings, following the instructions set out in section S.06.03 of Annex II to this Regulation;

(d) where the value of structured products, determined as the sum of assets classified in categories 5 and 6, as defined in Annex V, represents more than 5 % of the total investments as reported in items C0010/R0070 and C0010/R0220 of template S.02.01.01, template S.07.01.01 of Annex I, providing an item-by-item list of structured products, following the instructions set out in section S.07.01 of Annex II;

(e) where the undertakings are exempted from reporting the template S.08.01.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.08.01.01 of Annex I to this Regulation, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;

(f) where the undertakings are exempted from reporting the template S.08.02.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.08.02.01 of Annex I to this Regulation, providing an item-by-item list of derivatives closed during the reporting period, following the instructions set out in section S.08.02 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;

(g) template S.09.01.01 of Annex I, specifying information on income, gains and losses in the reporting period by asset category as defined in Annex IV, following the instructions set out in section S.09.01 of Annex II;

(h) where the value of the underlying securities, on and off balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, represents more than 5 % of the total investments as reported in items C0010/R0070 and C0010/R0220 of template S.02.01.01, template S.10.01.01 of Annex I, providing an item-by-item list of securities lending and repurchase agreements, on and off-balance sheet, following the instructions set out in section S.10.01 of Annex II;

(i) template S.11.01.01 of Annex I, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section S.11.01 of Annex II.

Article 11

Annual quantitative templates for individual undertakings — Technical provisions information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.12.01.01 of Annex I, specifying information on life and health SLT technical provisions by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;

(b) template S.12.02.01 of Annex I, specifying information on life and health SLT technical provisions by country, following the instructions set out in section S.12.02 of Annex II;

(c) template S.13.01.01 of Annex I, specifying information on the projection of best estimate future cash flows of the life business, following the instructions set out in section S.13.01 of Annex II;

(d) template S.14.01.01 of Annex I, specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities stemming from non-life contracts, by product and by homogeneous risk group issued by the undertaking, following the instructions set out in section S.14.01 of Annex II;

(e) template S.15.01.01 of Annex I, specifying information on description of the guarantees of variable annuities by product issued by the undertaking under direct insurance business, following the instructions set out in section S.15.01 of Annex II;

(f) template S.15.02.01 of Annex I, specifying information on the hedging of guarantees of variable annuities by product issued by the undertaking under direct insurance business, following the instructions set out in section S.15.02 of Annex II;

(g) template S.16.01.01 of Annex I, specifying information on annuities stemming from non-life insurance obligations issued by the undertaking under direct insurance business originating annuities, regarding all lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency, following the instructions set out in section S.16.01 of Annex II to this Regulation; the information by currency shall only be reported where the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3 % of the total best estimate for all annuity claims provisions, with the following split:

  (i) amounts for the reporting currency;

  (ii) amounts for any currency that represents more than 25 % of the best estimate for the annuity claims provisions on a discounted basis in the original currency from that non-life line of business;

  (iii) amounts for any currency that represents less than 25 % of the best estimate for the annuity claims provisions (discounted basis) in the original currency from that non-life line of business but more than 5 % of total best estimate for all annuity claims provisions;

(h) template S.17.01.01 of Annex I, specifying information on non-life technical provisions by lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;

(i) template S.17.02.01 of Annex I, specifying information on non-life technical provisions referred to direct insurance business by country, following the instructions set out in section S.17.02 of Annex II;

(j) template S.18.01.01 of Annex I, specifying information on the projection of future cash flows based on best estimate of the non-life business, following the instructions set out in section S.18.01 of Annex II;

(k) template S.19.01.01 of Annex I, specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency, following the instructions set out in section S.19.01 of Annex II to this Regulation; the information by currency shall only be reported where the total gross best estimate for one non-life line of business represents more than 3 % of the total gross best estimate of the claims provision, with the following split:

(i) amounts for the reporting currency;

(ii) amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business;

(iii) amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business but more than 5 % of total gross best estimate of the claims provisions in the original currency;

(l) template S.20.01.01 of Annex I, specifying information on the development of the distribution of the claims incurred at the end of the financial year for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.20.01 of Annex II to this Regulation;

(m) template S.21.01.01 of Annex I, specifying information on loss distribution risk profile of non-life business for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.21.01 of Annex II to this Regulation;

(n) template S.21.02.01 of Annex I, specifying information on the non-life underwriting risks, following the instructions set out in section S.21.02 of Annex II;

(o) template S.21.03.01 of Annex I, specifying information on non-life underwriting risks by sum insured by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions in S.21.03 of Annex II to this Regulation.

Article 12

Annual quantitative templates for individual undertakings — Long-term guarantees information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.22.01.01 of Annex I, specifying information on the impact of the long term guarantees and transitional measures, following the instructions set out in section S.22.01 of Annex II;

(b) template S.22.04.01 of Annex I, specifying information on the interest rate transitional measure, following the instructions set out in section S.22.04 of Annex II;

(c) template S.22.05.01 of Annex I, specifying information on the transitional measure on technical provisions, following the instructions set out in section S.22.05 of Annex II;

(d) template S.22.06.01 of Annex I, specifying information on the best estimate subject to volatility adjustment by country and currency, following the instructions set out in section S.22.06 of Annex II.

Article 13

Annual quantitative templates for individual undertakings — Own funds and participations information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;

(b) template S.23.02.01 of Annex I, providing detailed information on own funds by tiers, following the instructions set out in section S.23.02 of Annex II;

(c) template S.23.03.01 of Annex I, specifying information on annual movements on own funds, following the instructions set out in section S.23.03 of Annex II;

(d) template S.23.04.01 of Annex I, providing a list of items on own funds, following the instructions set out in section S.23.04 of Annex II;

(e) template S.24.01.01 of Annex I, specifying information on participations held by the undertaking and an overview of the calculation for the deduction from own funds related to participations in financial and credit institutions, following the instructions set out in section S.24.01 of Annex II.

Article 14

Annual quantitative templates for individual undertakings — Solvency Capital Requirement information

1. Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex II;

(b) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;

(c) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;

(d) template S.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex II;

(e) template S.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex II;

(f) template S.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex II;

(g) template S.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex II;

(h) template S.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex II;

(i) template S.26.06.01 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex II;

(j) template S.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex II;

(k) template S.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex II.

2. In case of existence of ring-fenced funds or matching adjustment portfolios, the templates referred to in points (d) to (k) of paragraph 1 shall not be reported for the entity as a whole.

3. Where a partial internal model is used, the templates referred to in points (d) to (k) of paragraph 1 shall only be reported in relation to the risks covered by the standard formula, unless otherwise decided on the basis of Article 19.

4. Where a full internal model is used, the templates referred to in points (d) to (k) of paragraph 1 shall not be reported.

Article 15

Annual quantitative templates for individual undertakings — Minimum capital requirement information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;

(b) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

Article 16

Annual quantitative templates for individual undertakings — Variation analysis information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.29.01.01 of Annex I, specifying information on the variation of the excess of assets over liabilities during the reporting year providing a summary of main sources of this variation, following the instructions set out in section S.29.01 of Annex II;

(b) template S.29.02.01 of Annex I, specifying information on the part of variation of the excess of assets over liabilities during the reporting year explained by investments and financial liabilities, following the instructions set out in section S.29.02 of Annex II;

(c) templates S.29.03.01 and S.29.04.01 of Annex I, specifying information on the part of variation of the excess of assets over liabilities during the reporting year explained by technical provisions, following the instructions set out in section S.29.03 and S.29.04 of Annex II.

Article 17

Annual quantitative templates for individual undertakings — Reinsurance and special purpose vehicles information

Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 using the following templates:

(a) template S.30.01.01 of Annex I, specifying information on facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 for which facultative reinsurance is used, following the instructions set out in section S.30.01 of Annex II to this Regulation;

(b) template S.30.02.01 of Annex I, specifying information on shares of reinsurers of facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.30.02 of Annex II to this Regulation;

(c) template S.30.03.01 of Annex I, specifying information on the outgoing reinsurance program in the next reporting year covering prospective information on reinsurance treaties the period of validity of which includes or overlaps the next reporting year, following the instructions set out in section S.30.03 of Annex II;

(d) template S.30.04.01 of Annex I, specifying information on the outgoing reinsurance program in the next reporting year covering prospective information on reinsurance treaties the period of validity of which includes or overlaps the next reporting year, following the instructions set out in section S.30.04 of Annex II;

(e) template S.31.01.01 of Annex I, specifying information on the share of reinsurers, following the instructions set out in section S.31.01 of Annex II;

(f) template S.31.02.01 of Annex I, specifying information on special purpose vehicles from the perspective of the insurance or reinsurance undertaking transferring risk to the special purpose vehicles, following the instructions set out in section S.31.02 of Annex II.

Article 18

Annual quantitative templates for individual undertakings — ring-fenced funds, material matching adjustment portfolios and remaining part information

1. Insurance and reinsurance undertakings shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35 in relation to each material ring-fenced fund, each material matching adjustment portfolio and the remaining part, using the following templates:

(a) template SR.01.01.01 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex II;

(b) for each material ring-fenced fund and for the remaining part, template SR.02.01.01 of Annex I, specifying balance sheet information using both the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the undertaking's financial statements, following the instructions set out in section S.02.01 of Annex II to this Regulation;

(c) template SR.12.01.01 of Annex I, specifying information on life and health SLT technical provisions for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;

(d) template SR.17.01.01 of Annex I, specifying information on non-life technical provisions for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;

(e) template SR.22.02.01 of Annex I, specifying information on the projection of future cash flows for the best estimate calculation by each material matching adjustment portfolio, following the instructions set out in section S.22.02 of Annex II;

(f) template SR.22.03.01 of Annex I, specifying information on the matching adjustment portfolios by each material matching adjustment portfolio, following the instructions set out in section S.22.03 of Annex II;

(g) where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template SR.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex II;

(h) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template SR.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;

(i) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template SR.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;

(j) template SR.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex II;

(k) template SR.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex II;

(l) template SR.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex II;

(m) template SR.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex II;

(n) template SR.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex II;

(o) template SR.26.06.01 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex II;

(p) template SR.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex II;

(q) template SR.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex II.

2. Where a partial internal model is used, the templates referred to in points (j) to (q) shall only be reported in relation to the risks covered by the standard formula, unless otherwise decided on the basis of Article 19.

3. Where a full internal model is used, the templates referred to in points (j) to (q) shall not be reported.

Article 19

Annual quantitative templates for individual undertakings — internal model users

Insurance and reinsurance undertakings that calculate the Solvency Capital Requirement using an approved partial or full internal model shall agree with its supervisory authority on the templates to be submitted annually in relation to the information on the Solvency Capital Requirement.

Article 20

Annual quantitative templates for individual undertakings — intra-group-transactions information

Insurance and reinsurance undertakings which are not part of a group referred to in points (a), (b) or (c) of Article 213(2) of Directive 2009/138/EC and the parent undertaking of which is a mixed-activity insurance holding company shall submit annually the information referred to in the second subparagraph of Article 245(2) of that Directive, in conjunction with Article 265 of that Directive, using the following templates:

(a) template S.36.01.01 of Annex I, specifying information on significant intra-group-transactions, involving equity-type transactions, debt and asset transfer, following the instructions set out in section S.36.01 of Annex II;

(b) template S.36.02.01 of Annex I, specifying information on significant intra-group-transactions on derivatives, including the guarantees supporting any derivatives instruments, following the instructions set out in section S.36.02 of Annex II;

(c) template S.36.03.01 of Annex I, specifying information on significant intra-group-transactions on reinsurance, following the instructions set out in section S.36.03 of Annex II;

(d) template S.36.04.01 of Annex I, specifying information on significant intra-group-transactions on internal cost sharing, contingent liabilities other than derivatives and off-balance sheet items and other types of intra-group transactions, following the instructions set out in section S.36.04 of Annex II.

Article 21

Quantitative templates for individual undertakings — intra-group transactions information

Insurance and reinsurance undertakings which are not part of a group referred to in points (a), (b) or (c) of Article 213(2) of Directive 2009/138/EC and the parent undertaking of which is a mixed-activity insurance holding company shall report very significant intra-group transactions referred to in the second subparagraph of Article 245(2) of that Directive, in conjunction with Article 265 of that Directive, and intra-group transactions to be reported in all circumstances referred to in Article 245(3) of that Directive, in conjunction with Article 265 of that Directive, as soon as practicable using the relevant templates among templates S.36.01.01 to S.36.04.01 of Annex I to this Regulation, following the instructions set out in section S.36.01 to S.36.04 of Annex II to this Regulation.

CHAPTER III

QUANTITATIVE REPORTING TEMPLATES FOR GROUPS

Article 22

Quantitative templates for the opening information for groups

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit the information referred to in Article 314(1)(a) and (c) of Delegated Regulation (EU) 2015/35, in conjunction with Article 375(1) of that Delegated Regulation, using the following templates:

(a) template S.01.01.06 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;

(b) template S.01.02.04 of Annex I, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;

(c) template S.01.03.04 of Annex I, specifying basic information on the ring-fenced funds and the matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex III;

(d) template S.02.01.02 of Annex I, specifying balance sheet information, following the instructions set out in section S.02.01 of Annex III;

(e) template S.23.01.04 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex III;

(f) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;

(g) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;

(h) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;

(i) template S.32.01.04 of Annex I, specifying information on the insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;

(j) template S.33.01.04 of Annex I, specifying information on requirements of insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.33.01 of Annex III;

(k) template S.34.01.04 of Annex I, specifying information on other regulated financial undertakings and other non-regulated financial undertakings including insurance holding companies and mixed financial holding companies, following the instructions set out in section S.34.01 of Annex III.

2. The templates referred to in points (c), (d), (f), (g) and (h) of paragraph 1 shall only be submitted by participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive.

Article 23

Quarterly quantitative templates for groups

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit quarterly, unless the scope or the frequency of the reporting is limited in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.01.01.05 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;

(b) template S.01.02.04 of Annex I, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;

(c) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.02.01.02 of Annex I to this Regulation, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex III to this Regulation;

(d) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 using the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.01 of Annex III to this Regulation;

(e) template S.06.02.04 of Annex I, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;

(f) where the ratio of collective investments held by the group to total investments is higher than 30 %, template S.06.03.04 of Annex I, providing information on the look-through of all collective investments held by the group, following the instructions set out in section S.06.03 of Annex III;

(g) template S.08.01.04 of Annex I, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;

(h) template S.08.02.04 of Annex I, providing an item-by-item list of transactions of derivatives during the reporting year, following the instructions set out in section S.08.02 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;

(i) template S.23.01.04 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex III.

2. For the purposes of point (f) of paragraph 1, where for the calculation of group solvency method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively, the ratio of collective investments held by the group to total investments shall be determined by the sum of items C0010/R0180, collective investment undertakings included in item C0010/R0220 and collective investment undertakings included in item C0010/R0090 of template S.02.01.02, divided by the sum of items C0010/R0070 and C0010/R0220 of template S.02.01.02. Where, for the calculation of group solvency, method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC, or method 2 is used exclusively, the ratio shall be calculated in accordance with the first sentence and adjusted in order to capture the required items of all entities included in the scope of template S.06.02.04.

Article 24

Simplifications allowed on quarterly reporting for groups

With regard to the information referred to in point (c) of Article 23(1), 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 shall be designed to ensure that the resulting information is reliable and complies with the standards laid down in Directive 2009/138/EC and that all material information that is relevant for the understanding of the data is reported.

Article 25

Annual quantitative templates for groups — Basic information and content of submission

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.01.01.04 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;

(b) template S.01.02.04 of Annex I, specifying basic information on the undertaking and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;

(c) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.01.03.04 of Annex I to this Regulation, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex III to this Regulation.

Article 26

Annual quantitative templates for groups — Balance sheet and other general information

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.02.01.01 of Annex I, specifying balance sheet information using both the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the consolidated financial statements, following the instructions set out in section S.02.01 of Annex III;

(b) template S.02.02.01 of Annex I, specifying information on assets and liabilities by currency, following the instructions set out in section S.02.02 of Annex III;

(c) template S.03.01.04 of Annex I, specifying general information on off-balance sheet items, following the instructions set out in section S.03.01 of Annex III;

(d) template S.03.02.04 of Annex I, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section S.03.02 of Annex III;

(e) template S.03.03.04 of Annex I, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section S.03.03 of Annex III;

(f) template S.05.01.01 of Annex I, specifying information on premiums, claims and expenses for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.01 of Annex III to this Regulation;

(g) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.02 of Annex III.

2. The templates referred to in points (a) and (b) of paragraph 1 shall only be submitted by participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive.

Article 27

Annual quantitative templates for groups — Investments information

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall, unless exempted under the third subparagraph of Article 254(2) of Directive 2009/138/EC in relation to a specific template, submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) where the group is exempted from the annual submission of information in templates S.06.02.04 or S.08.01.04 in accordance with the third subparagraph of Article 254(2) of Directive 2009/138/EC, template S.06.01.01 of Annex I to this Regulation, providing summary information of assets, following the instructions set out in section S.06.01 of Annex III to this Regulation;

(b) where the group is exempted from reporting the template S.06.02.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.06.02.04 of Annex I to this Regulation, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex III to this Regulation;

(c) where the group is exempted from reporting the template S.06.03.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, or has not reported it quarterly because the ratio of collective investment held by the group to total investments, as referred to in Article 23(1)(f) of this Regulation, is not higher than 30 %, template S.06.03.04 of Annex I to this Regulation, providing information on the look-through of all collective investments held by the undertakings, following the instructions set out in section S.06.03 of Annex III to this Regulation;

(d) where the ratio of the value of structured products held by the group to total investments is higher than 5 %, template S.07.01.04 of Annex I, providing an item-by-item list of structured products, following the instructions set out in section S.07.01 of Annex III;

(e) where the group is exempted from reporting the template S.08.01.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.08.01.04 of Annex I to this Regulation, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex III to this Regulation;

(f) where the group is exempted from reporting the template S.08.02.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.08.02.04 of Annex I to this Regulation, providing an item-by-item list of transactions of derivatives, following the instructions set out in section S.08.02 of Annex III to this Regulation;

(g) template S.09.01.04 of Annex I, specifying information on income, gains and losses in the reporting period by asset category as defined in Annex IV, following the instructions set out in section S.09.01 of Annex III;

(h) where the ratio of the value of underlying securities, on and off balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, to the total investments is higher than 5 %, template S.10.01.04 of Annex I, providing an item-by-item list securities lending and repurchase agreements on and off-balance sheet, following the instructions set out in section S.10.01 of Annex III;

(i) template S.11.01.04 of Annex I, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section S.11.01 of Annex III.

2. For the purposes of point (d) of paragraph 1, where for the calculation of group solvency method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively, the ratio of the value of structured products held by the group to total investments shall be determined by the sum of assets classified in categories 5 and 6, as defined in Annex IV to this Regulation, divided by the sum of items C0010/R0070 and C0010/R0020 of template S.02.01.01. Where, for the calculation of group solvency, method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC, or method 2 is used exclusively, the ratio shall be calculated in accordance with the first sentence and adjusted in order to capture the required items of all entities included in the scope of template S.06.02.04.

3. For the purposes of point (h) of paragraph 1, where for the calculation of group solvency method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively, the ratio shall be determined by the sum of the underlying securities, on and off balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, divided by the sum of items C0010/R0070 and C0010/R0220 of template S.02.01.01. Where, for the calculation of group solvency, method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC, or method 2 is used exclusively, the ratio shall be calculated in accordance with the first sentence and adjusted in order to capture the required items of all entities included in the scope of template S.06.02.04.

Article 28

Annual quantitative templates for groups — Variable annuities information

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.15.01.04 of Annex I, specifying information on the description of the guarantees of variable annuities by product issued under direct business by undertakings in the scope of the group and established outside the EEA, following the instructions set out in section S.15.01 of Annex III;

(b) template S.15.02.04 of Annex I, specifying information on the hedging of guarantees of variable annuities by product issued under direct business by undertakings in the scope of the group and established outside the EEA, following the instructions set out in section S.15.02 of Annex III.

Article 29

Annual quantitative templates for groups — Long term guarantees information

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using template S.22.01.04 of Annex I to this Regulation, specifying information on the impact of the long term guarantees and transitional measures, following the instructions set out in section S.22.01 of Annex III to this Regulation.

Article 30

Annual quantitative templates for groups — Own funds information

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.23.01.04 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex III;

(b) template S.23.02.04 of Annex I, providing detailed information on own funds by tiers, following the instructions set out in section S.23.02 of Annex III;

(c) template S.23.03.04 of Annex I, specifying information on annual movements on own funds, following the instructions set out in section S.23.03 of Annex III;

(d) template S.23.04.04 of Annex I, providing a list of items on own funds, following the instructions set out in section S.23.04 of Annex III.

2. The templates referred to in points (b) and (c) of paragraph 1 shall only be submitted by participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive.

Article 31

Annual quantitative templates for groups — Solvency Capital Requirement information

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;

(b) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;

(c) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;

(d) template S.26.01.04 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex III;

(e) template S.26.02.04 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex III;

(f) template S.26.03.04 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex III;

(g) template S.26.04.04 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex III;

(h) template S.26.05.04 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex III;

(i) template S.26.06.04 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex III;

(j) template S.26.07.04 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex III;

(k) template S.27.01.04 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex III.

2. In case of existence of ring-fenced funds or matching adjustment portfolios, the templates referred to in points (d) to (k) of paragraph 1 shall not be reported for the group as a whole.

3. Where a partial internal model is used, the templates referred to in points (d) to (k) of paragraph 1 shall only be reported in relation to the risks covered by the standard formula, unless otherwise decided on the basis of Article 35.

4. Where a full internal model is used, the templates referred to in points (d) to (k) of paragraph 1 shall not be reported.

Article 32

Annual quantitative templates for groups — Reinsurers and special purpose vehicles information

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates:

(a) template S.31.01.04 of Annex I, specifying information on share of reinsurers, following the instructions set out in section S.31.01 of Annex III;

(b) template S.31.02.04 of Annex I, specifying information on special purpose vehicles from the perspective of the insurance or reinsurance undertaking transferring risk to the special purpose vehicles, following the instructions set out in section S.31.02 of Annex III.

Article 33

Annual quantitative templates for groups — Group specific information

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation using the following templates:

(a) template S.32.01.04 of Annex I, specifying information on the insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;

(b) template S.33.01.04 of Annex I, specifying information on requirements of insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.33.01 of Annex III;

(c) template S.34.01.04 of Annex I, specifying information on financial undertakings other than insurance and reinsurance undertakings, and on non-regulated undertakings carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.34.01 of Annex III;

(d) template S.35.01.04 of Annex I, specifying information on technical provisions of undertakings of the group, following the instructions set out in section S.35.01 of Annex III;

(e) template S.36.01.01 of Annex I, specifying information on significant intra-group-transactions involving equity-type transactions, debt and asset transfer, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.01 of Annex III to this Regulation;

(f) template S.36.02.01 of Annex I, specifying information on significant intra-group-transactions on derivatives, including the guarantees supporting any derivatives instruments, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.02 of Annex III to this Regulation;

(g) template S.36.03.01 of Annex I, specifying information on significant intra-group-transactions on reinsurance, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.03 of Annex III to this Regulation;

(h) template S.36.04.01 of Annex I, specifying information on significant intra-group-transactions on internal cost sharing, contingent liabilities (other than derivatives) and off-balance sheet items and other types of intra-group transactions, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.04 of Annex III to this Regulation;

(i) template S.37.01.04 of Annex I, specifying information on significant risk concentrations, above the threshold determined by the group supervisor in accordance with Article 244(3) of Directive 2009/138/EC, following the instructions set out in section S.37.01 of Annex III to this Regulation.

Article 34

Annual quantitative templates for groups — ring-fenced funds, material matching adjustment portfolios and remaining part information

1. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, shall submit annually the information referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using the following templates in relation to all material ring-fenced funds and all material matching adjustment portfolios related to the part that is consolidated as referred to in points (a) and (c) of Article 335(1) of Delegated Regulation (EU) 2015/35, as well as in relation to the remaining part:

(a) template SR.01.01.04 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;

(b) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template SR.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;

(c) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template SR.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;

(d) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template SR.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;

(e) template SR.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex III;

(f) template SR.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex III;

(g) template SR.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex III;

(h) template SR.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex III;

(i) template SR.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex III;

(j) template SR.26.06.01 of Annex I, specifying information on operational risk following, the instructions set out in section S.26.06 of Annex III;

(k) template SR.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex III;

(l) template SR.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex III.

2. Where a partial internal model is used, the templates referred to in points (e) to (l) of paragraph 1 shall only be reported in relation to the risks covered by the standard formula, unless otherwise decided on the basis of Article 35.

3. Where a full internal model is used, the templates referred to in points (e) to (l) of paragraph 1 shall not be reported.

4. Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, shall, in addition to the information submitted using templates referred to in paragraph 1, annually submit balance sheet information in relation to all material ring-fenced funds related to the part that is consolidated as referred to in points (a) or (c) of Article 335(1) of Delegated Regulation (EU) 2015/35, as well as in relation to the remaining part, as referred to in Article 304(1)(d) of Delegated Regulation (EU) 2015/35, in conjunction with Article 372(1) of that Delegated Regulation, using template SR.02.01.01 of Annex I to this Regulation, following the instructions set out in section S.02.01 of Annex III to this Regulation.

Article 35

Annual quantitative templates for groups — internal model users

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies that calculate the Solvency Capital Requirement using an approved partial or full internal model shall agree with its group supervisor the templates to be submitted annually in relation to the information on the Solvency Capital Requirement.

Article 36

Quantitative templates for groups — intra-group transactions and risk concentrations

Participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies shall report:

(a) significant and very significant intra-group transactions referred to in the first and second subparagraphs of Article 245(2) of Directive 2009/138/EC and intra-group transactions to be reported in all circumstances referred to in Article 245(3) of that Directive using, as appropriate, templates S.36.01.01, S.36.02.01, S.36.03.01 and S.36.04.01 of Annex I to this Regulation, following the instructions set out in section S.36.01 to S.36.04 of Annex III to this Regulation;

(b) significant risk concentrations referred to in Article 244(2) of Directive 2009/138/EC and risk concentrations to be reported in all circumstances referred to in Article 244(3) of that Directive using template S.37.01.04 of Annex I to this Regulation, following the instructions set out in section S.37.01 of Annex III to this Regulation.

CHAPTER IV

FINAL PROVISION

Article 37

Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall apply from 1 January 2016.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 2 December 2015.

For the Commission
The President
Jean-Claude JUNCKER

ANNEX I

S.01.01.01

Content of the submission

Template Code	Template name		C0010
S.01.02.01	Basic Information — General	**R0010**	
S.01.03.01	Basic Information — RFF and matching adjustment portfolios	**R0020**	
S.02.01.01	Balance sheet	**R0030**	
S.02.02.01	Assets and liabilities by currency	**R0040**	
S.03.01.01	Off-balance sheet items — general	**R0060**	
S.03.02.01	Off-balance sheet items — List of unlimited guarantees received by the undertaking	**R0070**	
S.03.03.01	Off-balance sheet items — List of unlimited guarantees provided by the undertaking	**R0080**	
S.04.01.01	Activity by country	**R0090**	
S.04.02.01	Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability	**R0100**	
S.05.01.01	Premiums, claims and expenses by line of business	**R0110**	
S.05.02.01	Premiums, claims and expenses by country	**R0120**	
S.06.01.01	Summary of assets	**R0130**	
S.06.02.01	List of assets	**R0140**	
S.06.03.01	Collective investment undertakings — look-through approach	**R0150**	
S.07.01.01	Structured products	**R0160**	
S.08.01.01	Open derivatives	**R0170**	
S.08.02.01	Derivatives Transactions	**R0180**	
S.09.01.01	Income/gains and losses in the period	**R0190**	
S.10.01.01	Securities lending and repos	**R0200**	
S.11.01.01	Assets held as collateral	**R0210**	
S.12.01.01	Life and Health SLT Technical Provisions	**R0220**	
S.12.02.01	Life and Health SLT Technical Provisions — by country	**R0230**	
S.13.01.01	Projection of future gross cash flows	**R0240**	
S.14.01.01	Life obligations analysis	**R0250**	
S.15.01.01	Description of the guarantees of variable annuities	**R0260**	
S.15.02.01	Hedging of guarantees of variable annuities	**R0270**	
S.16.01.01	Information on annuities stemming from Non-Life Insurance obligations	**R0280**	
S.17.01.01	Non-Life Technical Provisions	**R0290**	

Template Code	Template name		C0010
S.17.02.01	Non-Life Technical Provisions — By country	**R0300**	
S.18.01.01	Projection of future cash flows (Best Estimate — Non Life)	**R0310**	
S.19.01.01	Non-life insurance claims	**R0320**	
S.20.01.01	Development of the distribution of the claims incurred	**R0330**	
S.21.01.01	Loss distribution risk profile	**R0340**	
S.21.02.01	Underwriting risks non-life	**R0350**	
S.21.03.01	Non-life distribution of underwriting risks — by sum insured	**R0360**	
S.22.01.01	Impact of long term guarantees measures and transitionals	**R0370**	
S.22.04.01	Information on the transitional on interest rates calculation	**R0380**	
S.22.05.01	Overall calculation of the transitional on technical provisions	**R0390**	
S.22.06.01	Best estimate subject to volatility adjustment by country and currency	**R0400**	
S.23.01.01	Own funds	**R0410**	
S.23.02.01	Detailed information by tiers on own funds	**R0420**	
S.23.03.01	Annual movements on own funds	**R0430**	
S.23.04.01	List of items on own funds	**R0440**	
S.24.01.01	Participations held	**R0450**	
S.25.01.01	Solvency Capital Requirement — for undertakings on Standard Formula	**R0460**	
S.25.02.01	Solvency Capital Requirement — for undertakings using the standard formula and partial internal model	**R0470**	
S.25.03.01	Solvency Capital Requirement — for undertakings on Full Internal Models	**R0480**	
S.26.01.01	Solvency Capital Requirement — Market risk	**R0500**	
S.26.02.01	Solvency Capital Requirement — Counterparty default risk	**R0510**	
S.26.03.01	Solvency Capital Requirement — Life underwriting risk	**R0520**	
S.26.04.01	Solvency Capital Requirement — Health underwriting risk	**R0530**	
S.26.05.01	Solvency Capital Requirement — Non-Life underwriting risk	**R0540**	
S.26.06.01	Solvency Capital Requirement — Operational risk	**R0550**	
S.26.07.01	Solvency Capital Requirement — Simplifications	**R0560**	
S.27.01.01	Solvency Capital Requirement — Non-Life and Health catastrophe risk	**R0570**	
S.28.01.01	Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity	**R0580**	

Template Code	Template name		C0010
S.28.02.01	Minimum Capital Requirement — Both life and non-life insurance activity	**R0590**	
S.29.01.01	Excess of Assets over Liabilities	**R0600**	
S.29.02.01	Excess of Assets over Liabilities — explained by investments and financial liabilities	**R0610**	
S.29.03.01	Excess of Assets over Liabilities — explained by technical provisions	**R0620**	
S.29.04.01	Detailed analysis per period — Technical flows versus Technical provisions	**R0630**	
S.30.01.01	Facultative covers for non-life and life business basic data	**R0640**	
S.30.02.01	Facultative covers for non-life and life business shares data	**R0650**	
S.30.03.01	Outgoing Reinsurance Program basic data	**R0660**	
S.30.04.01	Outgoing Reinsurance Program shares data	**R0670**	
S.31.01.01	Share of reinsurers (including Finite Reinsurance and SPV's)	**R0680**	
S.31.02.01	Special Purpose Vehicles	**R0690**	
S.36.01.01	IGT — Equity-type transactions, debt and asset transfer	**R0740**	
S.36.02.01	IGT — Derivatives	**R0750**	
S.36.03.01	IGT — Internal reinsurance	**R0760**	
S.36.04.01	IGT — Cost Sharing, contingent liabilities, off BS and other items	**R0770**	

S.01.01.02

Content of the submission

Template Code	Template name		C0010
S.01.02.01	Basic Information — General	**R0010**	
S.02.01.02	Balance sheet	**R0030**	
S.05.01.02	Premiums, claims and expenses by line of business	**R0110**	
S.06.02.01	List of assets	**R0140**	
S.06.03.01	Collective investment undertakings — look-through approach	**R0150**	
S.08.01.01	Open derivatives	**R0170**	
S.08.02.01	Derivatives Transactions	**R0180**	
S.12.01.02	Life and Health SLT Technical Provisions	**R0220**	
S.17.01.02	Non-Life Technical Provisions	**R0290**	
S.23.01.01	Own funds	**R0410**	
S.28.01.01	Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity	**R0580**	
S.28.02.01	Minimum Capital Requirement — Both life and non-life insurance activity	**R0590**	

S.01.01.03

Content of the submission

Template Code	Template name		C0010
S.01.02.01	Basic Information — General	**R0010**	
S.01.03.01	Basic Information — RFF and matching adjustment portfolios	**R0020**	
S.02.01.02	Balance sheet	**R0030**	
S.23.01.01	Own funds	**R0410**	
S.25.01.01	Solvency Capital Requirement — for undertakings on Standard Formula	**R0460**	
S.25.02.01	Solvency Capital Requirement — for undertakings using the standard formula and partial internal model	**R0470**	
S.25.03.01	Solvency Capital Requirement — for undertakings on Full Internal Models	**R0480**	
S.28.01.01	Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity	**R0580**	
S.28.02.01	Minimum Capital Requirement — Both life and non-life insurance activity	**R0590**	

S.01.01.04

Content of the submission

Template Code	Template name		C0010
S.01.02.04	Basic Information — General	**R0010**	
S.01.03.04	Basic Information — RFF and matching adjustment portfolios	**R0020**	
S.02.01.01	Balance sheet	**R0030**	
S.02.02.01	Assets and liabilities by currency	**R0040**	
S.03.01.04	Off-balance sheet items — general	**R0060**	
S.03.02.04	Off-balance sheet items — List of unlimited guarantees received by the group	**R0070**	
S.03.03.04	Off-balance sheet items — List of unlimited guarantees provided by the group	**R0080**	
S.05.01.01	Premiums, claims and expenses by line of business	**R0110**	
S.05.02.01	Premiums, claims and expenses by country	**R0120**	
S.06.01.01	Summary of assets	**R0130**	
S.06.02.04	List of assets	**R0140**	
S.06.03.04	Collective investment undertakings — look-through approach	**R0150**	
S.07.01.04	Structured products	**R0160**	
S.08.01.04	Open derivatives	**R0170**	
S.08.02.04	Derivatives Transactions	**R0180**	
S.09.01.04	Income/gains and losses in the period	**R0190**	
S.10.01.04	Securities lending and repos	**R0200**	
S.11.01.04	Assets held as colateral	**R0210**	
S.15.01.04	Description of the guarantees of variable annuities	**R0260**	
S.15.02.04	Hedging of guarantees of variable annuities	**R0270**	
S.22.01.04	Impact of long term guarantees measures and transitionals	**R0370**	
S.23.01.04	Own funds	**R0410**	
S.23.02.04	Detailed information by tiers on own funds	**R0420**	
S.23.03.04	Annual movements on own funds	**R0430**	
S.23.04.04	List of items on own funds	**R0440**	
S.25.01.04	Solvency Capital Requirement — for groups on Standard Formula	**R0460**	
S.25.02.04	Solvency Capital Requirement — for groups using the standard formula and partial internal model	**R0470**	
S.25.03.04	Solvency Capital Requirement — for groups on Full Internal Models	**R0480**	
S.26.01.04	Solvency Capital Requirement — Market risk	**R0500**	
S.26.02.04	Solvency Capital Requirement — Counterparty default risk	**R0510**	

Template Code	Template name		C0010
S.26.03.04	Solvency Capital Requirement — Life underwriting risk	**R0520**	
S.26.04.04	Solvency Capital Requirement — Health underwriting risk	**R0530**	
S.26.05.04	Solvency Capital Requirement — Non-Life underwriting risk	**R0540**	
S.26.06.04	Solvency Capital Requirement — Operational risk	**R0550**	
S.26.07.04	Solvency Capital Requirement — Simplifications	**R0560**	
S.27.01.04	Solvency Capital Requirement — Non-Life and Health catastrophe risk	**R0570**	
S.31.01.04	Share of reinsurers (including Finite Reinsurance and SPV's)	**R0680**	
S.31.02.04	Special Purpose Vehicles	**R0690**	
S.32.01.04	Undertakings in the scope of the group	**R0700**	
S.33.01.04	Insurance and Reinsurance individual requirements	**R0710**	
S.34.01.04	Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements	**R0720**	
S.35.01.04	Contribution to group Technical Provisions	**R0730**	
S.36.01.01	IGT — Equity-type transactions, debt and asset transfer	**R0740**	
S.36.02.01	IGT — Derivatives	**R0750**	
S.36.03.01	IGT — Internal reinsurance	**R0760**	
S.36.04.01	IGT — Cost Sharing, contingent liabilities, off BS and other items	**R0770**	
S.37.01.04	Risk concentration	**R0780**	

S.01.01.05

Content of the submission

Template Code	Template name		C0010
S.01.02.04	Basic Information — General	**R0010**	
S.02.01.02	Balance sheet	**R0030**	
S.05.01.02	Premiums, claims and expenses by line of business	**R0110**	
S.06.02.04	List of assets	**R0140**	
S.06.03.04	Collective investment undertakings — look-through approach	**R0150**	
S.08.01.04	Open derivatives	**R0170**	
S.08.02.04	Derivatives Transactions	**R0180**	
S.23.01.04	Own funds	**R0410**	

S.01.01.06

Content of the submission

Template Code	Template name		C0010
S.01.02.04	Basic Information — General	**R0010**	
S.01.03.04	Basic Information — RFF and matching adjustment portfolios	**R0020**	
S.02.01.02	Balance sheet	**R0030**	
S.23.01.04	Own funds	**R0410**	
S.25.01.04	Solvency Capital Requirement — for groups on Standard Formula	**R0460**	
S.25.02.04	Solvency Capital Requirement — for groups using the standard formula and partial internal model	**R0470**	
S.25.03.04	Solvency Capital Requirement — for groups on Full Internal Models	**R0480**	
S.32.01.04	Entities in the scope of the group	**R0700**	
S.33.01.04	Insurance and Reinsurance individual requirements	**R0710**	
S.34.01.04	Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements	**R0720**	

SR.01.01.01

Content of the submission

Ring-fenced fund/matching portfolio/remaining part	**Z0010**	
Fund/Portfolio number	**Z0020**	

Template Code	Template name		C0010
SR.02.01.01	Balance sheet	**R0790**	
SR.12.01.01	Life and Health SLT Technical Provisions	**R0800**	
SR.17.01.01	Non-Life Technical Provisions	**R0810**	
SR.22.02.01	Projection of future cash flows (Best Estimate — Matching portfolios)	**R0820**	
SR.22.03.01	Information on the matching adjustment calculation	**R0830**	
SR.25.01.01	Solvency Capital Requirement — for undertakings on Standard Formula	**R0840**	
SR.25.02.01	Solvency Capital Requirement — for undertakings using the standard formula and partial internal model	**R0850**	
SR.25.03.01	Solvency Capital Requirement — for undertakings on Full Internal Models	**R0860**	
SR.26.01.01	Solvency Capital Requirement — Market risk	**R0870**	
SR.26.02.01	Solvency Capital Requirement — Counterparty default risk	**R0880**	
SR.26.03.01	Solvency Capital Requirement — Life underwriting risk	**R0890**	
SR.26.04.01	Solvency Capital Requirement — Health underwriting risk	**R0900**	
SR.26.05.01	Solvency Capital Requirement — Non-Life underwriting risk	**R0910**	
SR.26.06.01	Solvency Capital Requirement — Operational risk	**R0920**	
SR.26.07.01	Solvency Capital Requirement — Simplifications	**R0930**	
SR.27.01.01	Solvency Capital Requirement — Non-Life and Health catastrophe risk	**R0940**	

SR.01.01.04

Content of the submission

Ring-fenced fund/matching portfolio/remaining part	**Z0010**	
Fund/Portfolio number	**Z0020**	

Template Code	Template name		C0010
SR.02.01.04	Balance sheet	**R0790**	
SR.25.01.01	Solvency Capital Requirement — Only SF	**R0840**	
SR.25.02.01	Solvency Capital Requirement — SF and PIM	**R0850**	
SR.25.03.01	Solvency Capital Requirement — IM	**R0860**	
SR.26.01.01	Solvency Capital Requirement — Market risk	**R0870**	
SR.26.02.01	Solvency Capital Requirement — Counterparty default risk	**R0880**	
SR.26.03.01	Solvency Capital Requirement — Life underwriting risk	**R0890**	
SR.26.04.01	Solvency Capital Requirement — Health underwriting risk	**R0900**	
SR.26.05.01	Solvency Capital Requirement — Non-Life underwriting risk	**R0910**	
SR.26.06.01	Solvency Capital Requirement — Operational risk	**R0920**	
SR.26.07.01	Solvency Capital Requirement — Simplifications	**R0930**	
SR.27.01.01	Solvency Capital Requirement — Non-Life and Health catastrophe risk	**R0940**	

S.01.02.01

Basic Information — General

		C0010
Undertaking name	**R0010**	
Undertaking identification code	**R0020**	
Type of code of undertaking	**R0030**	
Type of undertaking	**R0040**	
Country of authorisation	**R0050**	
Language of reporting	**R0070**	
Reporting submission date	**R0080**	
Reporting reference date	**R0090**	
Regular/Ad-hoc submission	**R0100**	
Currency used for reporting	**R0110**	
Accounting standards	**R0120**	
Method of Calculation of the SCR	**R0130**	
Use of undertaking specific parameters	**R0140**	
Ring-fenced funds	**R0150**	
Matching adjustment	**R0170**	
Volatility adjustment	**R0180**	
Transitional measure on the risk-free interest rate	**R0190**	
Transitional measure on technical provisions	**R0200**	
Initial submission or re-submission	**R0210**	

S.01.02.04

Basic Information — General

		C0010
Participating undertaking name	**R0010**	
Group identification code	**R0020**	
Type of code of group	**R0030**	
Country of the group supervisor	**R0050**	
Sub-group information	**R0060**	
Language of reporting	**R0070**	
Reporting submission date	**R0080**	
Reporting reference date	**R0090**	
Regular/Ad-hoc submission	**R0100**	
Currency used for reporting	**R0110**	
Accounting standards	**R0120**	
Method of Calculation of the group SCR	**R0130**	
Use of group specific parameters	**R0140**	
Ring-fenced funds	**R0150**	
Method of group solvency calculation	**R0160**	
Matching adjustment	**R0170**	
Volatility adjustment	**R0180**	
Transitional measure on the risk-free interest rate	**R0190**	
Transitional measure on technical provisions	**R0200**	
Initial submission or re-submission	**R0210**	

S.01.03.01

Basic Information — RFF and matching adjustment portfolios

List of all RFF/MAP (overlaps allowed)

Fund /Portfolio Number	Name of Ring-fenced fund/ Matching adjustment portfolio	RFF / MAP / Remaining part of a fund	RFF / MAP with sub RFF / MAP	Material	Article 304
C0040	C0050	C0060	C0070	C0080	C0090

List of RFF/MAP with sub RFF/MAP

Number of RFF / MAP with sub RFF / MAP	Number of sub RFF / MAP	Sub RFF / MAP
C0100	C0110	C0120

S.01.03.04

Basic Information — RFF and matching adjustment portfolios

List of all RFF/MAP (overlaps allowed)

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Fund / Portfolio Number	Name of ring-fenced fund / Matching adjustment portfolio	RFF / MAP / Remaining part of a fund	RFF / MAP with sub RFF / MAP	Material	Article 304
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090

List of RFF/MAP with sub RFF/MAP

Number of RFF / MAP with sub RFF / MAP	Number of sub RFF/MAP	Sub RFF / MAP
C0100	C0110	C0120

S.02.01.01

Balance sheet

		Solvency II value	Statutory accounts value
Assets		**C0010**	**C0020**
Goodwill	**R0010**		
Deferred acquisition costs	**R0020**		
Intangible assets	**R0030**		
Deferred tax assets	**R0040**		
Pension benefit surplus	**R0050**		
Property, plant & equipment held for own use	**R0060**		
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**		
Property (other than for own use)	**R0080**		
Holdings in related undertakings, including participations	**R0090**		
Equities	**R0100**		
Equities — listed	**R0110**		
Equities — unlisted	**R0120**		
Bonds	**R0130**		
Government Bonds	**R0140**		
Corporate Bonds	**R0150**		
Structured notes	**R0160**		
Collateralised securities	**R0170**		
Collective Investments Undertakings	**R0180**		
Derivatives	**R0190**		
Deposits other than cash equivalents	**R0200**		
Other investments	**R0210**		
Assets held for index-linked and unit-linked contracts	**R0220**		
Loans and mortgages	**R0230**		
Loans on policies	**R0240**		
Loans and mortgages to individuals	**R0250**		
Other loans and mortgages	**R0260**		
Reinsurance recoverables from:	**R0270**		
Non-life and health similar to non-life	**R0280**		
Non-life excluding health	**R0290**		
Health similar to non-life	**R0300**		

		Solvency II value	Statutory accounts value
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**		
Health similar to life	**R0320**		
Life excluding health and index-linked and unit-linked	**R0330**		
Life index-linked and unit-linked	**R0340**		
Deposits to cedants	**R0350**		
Insurance and intermediaries receivables	**R0360**		
Reinsurance receivables	**R0370**		
Receivables (trade, not insurance)	**R0380**		
Own shares (held directly)	**R0390**		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	**R0400**		
Cash and cash equivalents	**R0410**		
Any other assets, not elsewhere shown	**R0420**		
Total assets	**R0500**		
Liabilities		**C0010**	**C0020**
Technical provisions — non-life	**R0510**		
Technical provisions — non-life (excluding health)	**R0520**		
Technical provisions calculated as a whole	**R0530**		
Best Estimate	**R0540**		
Risk margin	**R0550**		
Technical provisions — health (similar to non-life)	**R0560**		
Technical provisions calculated as a whole	**R0570**		
Best Estimate	**R0580**		
Risk margin	**R0590**		
Technical provisions — life (excluding index-linked and unit-linked)	**R0600**		
Technical provisions — health (similar to life)	**R0610**		
Technical provisions calculated as a whole	**R0620**		
Best Estimate	**R0630**		
Risk margin	**R0640**		

		Solvency II value	Statutory accounts value
Technical provisions — life (excluding health and index-linked and unit-linked)	R0650		
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670		
Risk margin	R0680		
Technical provisions — index-linked and unit-linked	R0690		
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710		
Risk margin	R0720		
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780		
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820		
Reinsurance payables	R0830		
Payables (trade, not insurance)	R0840		
Subordinated liabilities	R0850		
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870		
Any other liabilities, not elsewhere shown	R0880		
Total liabilities	R0900		
Excess of assets over liabilities	R1000		

S.02.01.02

Balance sheet

		Solvency II value
Assets		**C0010**
Goodwill	**R0010**	
Deferred acquisition costs	**R0020**	
Intangible assets	**R0030**	
Deferred tax assets	**R0040**	
Pension benefit surplus	**R0050**	
Property, plant & equipment held for own use	**R0060**	
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	
Property (other than for own use)	**R0080**	
Holdings in related undertakings, including participations	**R0090**	
Equities	**R0100**	
Equities — listed	**R0110**	
Equities — unlisted	**R0120**	
Bonds	**R0130**	
Government Bonds	**R0140**	
Corporate Bonds	**R0150**	
Structured notes	**R0160**	
Collateralised securities	**R0170**	
Collective Investments Undertakings	**R0180**	
Derivatives	**R0190**	
Deposits other than cash equivalents	**R0200**	
Other investments	**R0210**	
Assets held for index-linked and unit-linked contracts	**R0220**	
Loans and mortgages	**R0230**	
Loans on policies	**R0240**	
Loans and mortgages to individuals	**R0250**	
Other loans and mortgages	**R0260**	
Reinsurance recoverables from:	**R0270**	
Non-life and health similar to non-life	**R0280**	
Non-life excluding health	**R0290**	
Health similar to non-life	**R0300**	

		Solvency II value
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**	
Health similar to life	**R0320**	
Life excluding health and index-linked and unit-linked	**R0330**	
Life index-linked and unit-linked	**R0340**	
Deposits to cedants	**R0350**	
Insurance and intermediaries receivables	**R0360**	
Reinsurance receivables	**R0370**	
Receivables (trade, not insurance)	**R0380**	
Own shares (held directly)	**R0390**	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	**R0400**	
Cash and cash equivalents	**R0410**	
Any other assets, not elsewhere shown	**R0420**	
Total assets	**R0500**	
Liabilities		**C0010**
Technical provisions — non-life	**R0510**	
Technical provisions — non-life (excluding health)	**R0520**	
Technical provisions calculated as a whole	**R0530**	
Best Estimate	**R0540**	
Risk margin	**R0550**	
Technical provisions — health (similar to non-life)	**R0560**	
Technical provisions calculated as a whole	**R0570**	
Best Estimate	**R0580**	
Risk margin	**R0590**	
Technical provisions — life (excluding index-linked and unit-linked)	**R0600**	
Technical provisions — health (similar to life)	**R0610**	
Technical provisions calculated as a whole	**R0620**	
Best Estimate	**R0630**	
Risk margin	**R0640**	

		Solvency II value
Technical provisions — life (excluding health and index-linked and unit-linked)	**R0650**	
Technical provisions calculated as a whole	**R0660**	
Best Estimate	**R0670**	
Risk margin	**R0680**	
Technical provisions — index-linked and unit-linked	**R0690**	
Technical provisions calculated as a whole	**R0700**	
Best Estimate	**R0710**	
Risk margin	**R0720**	
Other technical provisions	**R0730**	
Contingent liabilities	**R0740**	
Provisions other than technical provisions	**R0750**	
Pension benefit obligations	**R0760**	
Deposits from reinsurers	**R0770**	
Deferred tax liabilities	**R0780**	
Derivatives	**R0790**	
Debts owed to credit institutions	**R0800**	
Financial liabilities other than debts owed to credit institutions	**R0810**	
Insurance & intermediaries payables	**R0820**	
Reinsurance payables	**R0830**	
Payables (trade, not insurance)	**R0840**	
Subordinated liabilities	**R0850**	
Subordinated liabilities not in Basic Own Funds	**R0860**	
Subordinated liabilities in Basic Own Funds	**R0870**	
Any other liabilities, not elsewhere shown	**R0880**	
Total liabilities	**R0900**	
Excess of assets over liabilities	**R1000**	

SR.02.01.01

Balance sheet

Ring-fenced fund or remaining part	**Z0020**	
Fund number	**Z0030**	

		Solvency II value	Statutory accounts value
Assets		**C0010**	**C0020**
Goodwill	**R0010**		
Deferred acquisition costs	**R0020**		
Intangible assets	**R0030**		
Deferred tax assets	**R0040**		
Pension benefit surplus	**R0050**		
Property, plant & equipment held for own use	**R0060**		
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**		
Property (other than for own use)	**R0080**		
Holdings in related undertakings, including participations	**R0090**		
Equities	**R0100**		
Equities — listed	**R0110**		
Equities — unlisted	**R0120**		
Bonds	**R0130**		
Government Bonds	**R0140**		
Corporate Bonds	**R0150**		
Structured notes	**R0160**		
Collateralised securities	**R0170**		
Collective Investments Undertakings	**R0180**		
Derivatives	**R0190**		
Deposits other than cash equivalents	**R0200**		
Other investments	**R0210**		
Assets held for index-linked and unit-linked contracts	**R0220**		
Loans and mortgages	**R0230**		
Loans on policies	**R0240**		
Loans and mortgages to individuals	**R0250**		
Other loans and mortgages	**R0260**		
Reinsurance recoverables from:	**R0270**		
Non-life and health similar to non-life	**R0280**		

		Solvency II value	Statutory accounts value
Non-life excluding health	**R0290**		
Health similar to non-life	**R0300**		
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**		
Health similar to life	**R0320**		
Life excluding health and index-linked and unit-linked	**R0330**		
Life index-linked and unit-linked	**R0340**		
Deposits to cedants	**R0350**		
Insurance and intermediaries receivables	**R0360**		
Reinsurance receivables	**R0370**		
Receivables (trade, not insurance)	**R0380**		
Own shares (held directly)	**R0390**		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	**R0400**		
Cash and cash equivalents	**R0410**		
Any other assets, not elsewhere shown	**R0420**		
Total assets	**R0500**		
Liabilities		**C0010**	**C0020**
Technical provisions — non-life	**R0510**		
Technical provisions — non-life (excluding health)	**R0520**		
Technical provisions calculated as a whole	**R0530**		
Best Estimate	**R0540**		
Risk margin	**R0550**		
Technical provisions — health (similar to non-life)	**R0560**		
Technical provisions calculated as a whole	**R0570**		
Best Estimate	**R0580**		
Risk margin	**R0590**		
Technical provisions — life (excluding index-linked and unit-linked)	**R0600**		
Technical provisions — health (similar to life)	**R0610**		

		Solvency II value	Statutory accounts value
Technical provisions calculated as a whole	**R0620**		
Best Estimate	**R0630**		
Risk margin	**R0640**		
Technical provisions — life (excluding health and index-linked and unit-linked)	**R0650**		
Technical provisions calculated as a whole	**R0660**		
Best Estimate	**R0670**		
Risk margin	**R0680**		
Technical provisions — index-linked and unit-linked	**R0690**		
Technical provisions calculated as a whole	**R0700**		
Best Estimate	**R0710**		
Risk margin	**R0720**		
Other technical provisions			
Contingent liabilities	**R0740**		
Provisions other than technical provisions	**R0750**		
Pension benefit obligations	**R0760**		
Deposits from reinsurers	**R0770**		
Deferred tax liabilities	**R0780**		
Derivatives	**R0790**		
Debts owed to credit institutions	**R0800**		
Financial liabilities other than debts owed to credit institutions	**R0810**		
Insurance & intermediaries payables	**R0820**		
Reinsurance payables	**R0830**		
Payables (trade, not insurance)	**R0840**		
Subordinated liabilities	**R0850**		
Subordinated liabilities not in Basic Own Funds	**R0860**		
Subordinated liabilities in Basic Own Funds	**R0870**		
Any other liabilities, not elsewhere shown	**R0880**		
Total liabilities	**R0900**		
Excess of assets over liabilities	**R1000**		

S.02.02.01

Assets and liabilities by currency

		Currencies	
		C0010	…
Currency code	R0010		…

		Total value of all currencies	Value of the solvency II reporting currency	Value of remaining other currencies		Value of material currencies	
		C0020	C0030	C0040		C0050	…
Assets							
Investments (other than assets held for index-linked and unit-linked contracts)	R0020						…
Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	R0030						…
Assets held for index-linked and unit-linked contracts	R0040						…
Reinsurance recoverables	R0050						…
Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	R0060						…
Any other assets	R0070						…
Total assets	R0100						…
Liabilities							
Technical provisions (excluding index-linked and unit-linked contracts)	R0110						…
Technical provisions — index-linked and unit-linked contracts	R0120						…
Deposits from reinsurers and insurance, intermediaries and reinsurance payables	R0130						…
Derivatives	R0140						…
Financial liabilities	R0150						…
Contingent liabilities	R0160						…
Any other liabilities	R0170						…
Total liabilites	R0200						…

S.03.01.01

Off-balance sheet items — general

		Maximum value	Value of guarantee / collateral / contingent liabilities	Value of assets for which collateral is held	Value of liabilities for which collateral is pledged
		C0010	C0020	C0030	C0040
Guarantees provided by the undertaking, including letters of credit	R0010				
Of which, guarantees, including letters of credit provided to other undertakings of the same group	R0020				
Guarantees received by the undertaking, including letters of credit	R0030				
Of which, guarantees, including letters of credit received from other undertakings of the same group	R0040				
Collateral held					
Collateral held for loans made or bonds purchased	R0100				
Collateral held for derivatives	R0110				
Assets pledged by reinsurers for ceded technical provisions	R0120				
Other collateral held	R0130				
Total collateral held	R0200				
Collateral pledged					
Collateral pledged for loans received or bonds issued	R0210				
Collateral pledged for derivatives	R0220				
Assets pledged to cedants for technical provisions (reinsurance accepted)	R0230				
Other collateral pledged	R0240				
Total collateral pledged	R0300				
Contingent liabilities					
Contingent liabilities not in Solvency II Balance Sheet	R0310				
Of which contingent liabilities toward entities of the same group	R0320				
Contingent liabilities in Solvency II Balance Sheet	R0330				
Total Contingent liabilities	R0400				

S.03.01.04

Off-balance sheet items — general

		Maximum value	Value of guarantee / collateral / contingent liabilities	Value of assets for which collateral is held	Value of liabilities for which collateral is pledged
		C0010	C0020	C0030	C0040
Guarantees provided by the group including letters of credit	**R0010**				
Guarantees received by the group including letters of credit	**R0030**				
Collateral held					
Collateral held for loans made or bonds purchased	**R0100**				
Collateral held for derivatives	**R0110**				
Assets pledged by reinsurers for ceded technical provisions	**R0120**				
Other collateral held	**R0130**				
Total collateral held	**R0200**				
Collateral pledged					
Collateral pledged for loans received or bonds issued	**R0210**				
Collateral pledged for derivatives	**R0220**				
Assets pledged to cedants for technical provisions (reinsurance accepted)	**R0230**				
Other collateral pledged	**R0240**				
Total collateral pledged	**R0300**				
Contingent liabilities					
Contingent liabilities not in Solvency II Balance Sheet	**R0310**				
Contingent liabilities in Solvency II Balance Sheet	**R0330**				
Total Contingent liabilities	**R0400**				

S.03.02.01

Off-balance sheet items — List of unlimited guarantees received by the undertaking

Code of guarantee	Name of provider of guarantee	Code of provider of guarantee	Type of code of provider of guarantee	Provider of guarantee belonging to the same group	Triggering event(s) of guarantee	Specific triggering event(s) of guarantee	Effective date of guarantee	Ancillary Own Funds
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090

S.03.02.04

Off-balance sheet items — List of unlimited guarantees received by the group

Code of guarantee	Name of provider of guarantee	Code of provider of guarantee	Type of code of provider of guarantee	Triggering event(s) of guarantee	Specific triggering event(s) of guarantee	Effective date of guarantee	Ancillary Own Funds
C0010	C0020	C0030	C0040	C0060	C0070	C0080	C0090

S.03.03.01

Off-balance sheet items — List of unlimited guarantees provided by the undertaking

Code of guarantee	Name of receiver of guarantee	Code of receiver of guarantee	Type of code of receiver of guarantee	Receiver of guarantee belonging to the same group	Triggering event(s) of guarantee	Estimation of the maximum value of guarantee	Specific triggering event(s) of guarantee	Effective date of guarantee
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090

S.03.03.04

Off-balance sheet items — List of unlimited guarantees provided by the group

Code of guarantee	Name of receiver of guarantee	Code of receiver of guarantee	Type of code of receiver of guarantee	Triggering event(s) of guarantee	Estimation of the maximum value of guarantee	Specific triggering event(s) of guarantee	Effective date of guarantee
C0010	C0020	C0030	C0040	C0060	C0070	C0080	C0090

S.04.01.01

Activity by country

Line of Business **Z0010**

		Undertaking			All EEA members			Total business underwritten by all non-EEA branches
		Business underwritten in the home country, by the undertaking	Business underwritten through FPS, by the undertaking in the EEA countries different from the home country	Business underwritten through FPS in the home country, by any EEA branch	Total business underwritten by all EEA branches in the country where they are established	Total business underwritten through FPS, by all EEA branches	Total of the business underwritten through FPS by the undertaking and all EEA branches	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Country	R0010							
Premiums written	R0020							
Claims incurred	R0030							
Commissions	R0040							

		By EEA member			…			By material non-EEA member	…
		Business underwritten in the considered country, by the EEA branch established in this country	Business underwritten through FPS, by the EEA branch established in the considered country	Business underwritten in the considered country through FPS, by the undertaking or any EEA branch	Business underwritten in the considered country, by the EEA branch established in this country	Business underwritten through FPS, by the EEA branch established in the considered country	Business underwritten in the considered country through FPS, by the undertaking or any EEA branch	Business underwritten by material non-EEA country branches	…
		C0080	C0090	C0100	…	…		C0110	
Country	R0010								
Premiums written	R0020								
Claims incurred	R0030								
Commissions	R0040								

S.04.02.01

Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability

		Undertaking	By EEA Member		…	
		FPS	Branch	FPS	Branch	FPS
		C0010	C0020	C0030	…	
Country	R0010					
Frequency of claims for Motor Vehicle Liability (except carrier's liability)	R0020					
Average cost of claims for Motor Vehicle Liability (except carrier's liability)	R0030					

S.05.01.01

Premiums, claims and expenses by line of business

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional 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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Premiums written										
Gross — Direct Business	**R0110**									
Gross — Proportional reinsurance accepted	**R0120**									
Gross — Non-proportional reinsurance accepted	**R0130**									
Reinsurers' share	**R0140**									
Net	**R0200**									
Premiums earned										
Gross — Direct Business	**R0210**									
Gross — Proportional reinsurance accepted	**R0220**									
Gross — Non-proportional reinsurance accepted	**R0230**									
Reinsurers' share	**R0240**									
Net	**R0300**									
Claims incurred										
Gross — Direct Business	**R0310**									
Gross — Proportional reinsurance accepted	**R0320**									
Gross — Non-proportional reinsurance accepted	**R0330**									
Reinsurers' share	**R0340**									
Net	**R0400**									

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional 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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Changes in other technical provisions										
Gross — Direct Business	**R0410**									
Gross — Proportional reinsurance accepted	**R0420**									
Gross — Non- proportional reinsurance accepted	**R0430**									
Reinsurers'share	**R0440**									
Net	**R0500**									

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**			Line of Business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums written									
Gross — Direct Business	**R0110**								
Gross — Proportional reinsurance accepted	**R0120**								
Gross — Non-proportional reinsurance accepted	**R0130**								
Reinsurers' share	**R0140**								
Net	**R0200**								

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**			Line of Business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums earned									
Gross — Direct Business	**R0210**								
Gross — Proportional reinsurance accepted	**R0220**								
Gross — Non-proportional reinsurance accepted	**R0230**								
Reinsurers' share	**R0240**								
Net	**R0300**								
Claims incurred									
Gross — Direct Business	**R0310**								
Gross — Proportional reinsurance accepted	**R0320**								
Gross — Non-proportional reinsurance accepted	**R0330**								
Reinsurers' share	**R0340**								
Net	**R0400**								
Changes in other technical provisions									
Gross — Direct Business	**R0410**								
Gross — Proportional reinsurance accepted	**R0420**								
Gross — Non- proportional reinsurance accepted	**R0430**								
Reinsurers' share	**R0440**								
Net	**R0500**								

		Line of Business for: **non-life insurance obligations**								
		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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Expenses incurred	**R0550**									
Administrative expenses										
Gross — Direct Business	**R0610**									
Gross — Proportional reinsurance accepted	**R0620**									
Gross — Non-proportional reinsurance accepted	**R0630**									
Reinsurers' share	**R0640**									
Net	**R0700**									
Investment management expenses										
Gross — Direct Business	**R0710**									
Gross — Proportional reinsurance accepted	**R0720**									
Gross — Non-proportional reinsurance accepted	**R0730**									
Reinsurers' share	**R0740**									
Net	**R0800**									
Claims management expenses										
Gross — Direct Business	**R0810**									
Gross — Proportional reinsurance accepted	**R0820**									
Gross — Non-proportional reinsurance accepted	**R0830**									
Reinsurers' share	**R0840**									
Net	**R0900**									

		Line of Business for: **non-life insurance obligations**								
		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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Acquisition expenses										
Gross — Direct Business	**R0910**									
Gross — Proportional reinsurance accepted	**R0920**									
Gross — Non-proportional reinsurance accepted	**R0930**									
Reinsurers' share	**R0940**									
Net	**R1000**									
Overhead expenses										
Gross — Direct Business	**R1010**									
Gross — Proportional reinsurance accepted	**R1020**									
Gross — Non-proportional reinsurance accepted	**R1030**									
Reinsurers' share	**R1040**									
Net	**R1100**									
Other expenses	**R1200**									
Total expenses	**R1300**									

		Line of Business for: **non-life insurance obligations**			Line of Business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Expenses incurred	**R0550**								
Administrative expenses									
Gross — Direct Business	**R0610**								
Gross — Proportional reinsurance accepted	**R0620**								
Gross — Non-proportional reinsurance accepted	**R0630**								
Reinsurers' share	**R0640**								
Net	**R0700**								
Investment management expenses									
Gross — Direct Business	**R0710**								
Gross — Proportional reinsurance accepted	**R0720**								
Gross — Non-proportional reinsurance accepted	**R0730**								
Reinsurers' share	**R0740**								
Net	**R0800**								
Claims management expenses									
Gross — Direct Business	**R0810**								
Gross — Proportional reinsurance accepted	**R0820**								
Gross — Non-proportional reinsurance accepted	**R0830**								
Reinsurers' share	**R0840**								
Net	**R0900**								

		Line of Business for: **non-life insurance obligations**			Line of Business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Acquisition expenses									
Gross — Direct Business	**R0910**								
Gross — Proportional reinsurance accepted	**R0920**								
Gross — Non-proportional reinsurance accepted	**R0930**								
Reinsurers' share	**R0940**								
Net	**R1000**								
Overhead expenses									
Gross — Direct Business	**R1010**								
Gross — Proportional reinsurance accepted	**R1020**								
Gross — Non-proportional reinsurance accepted	**R1030**								
Reinsurers' share	**R1040**								
Net	**R1100**								
Other expenses	**R1200**								
Total expenses	**R1300**								

		Line of Business for: **life insurance obligations**						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Premiums written										
Gross	**R1410**									
Reinsurers' share	**R1420**									
Net	**R1500**									
Premiums earned										
Gross	**R1510**									
Reinsurers' share	**R1520**									
Net	**R1600**									
Claims incurred										
Gross	**R1610**									
Reinsurers' share	**R1620**									
Net	**R1700**									
Changes in other technical provisions										
Gross	**R1710**									
Reinsurers' share	**R1720**									
Net	**R1800**									
Expenses incurred	**R1900**									

		Line of Business for: **life insurance obligations**						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Administrative expenses										
Gross	**R1910**									
Reinsurers' share	**R1920**									
Net	**R2000**									
Investment management expenses										
Gross	**R2010**									
Reinsurers' share	**R2020**									
Net	**R2100**									
Claims management expenses										
Gross	**R2110**									
Reinsurers' share	**R2120**									
Net	**R2200**									

		Line of Business for: **life insurance obligations**						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Acquisition expenses										
Gross	**R2210**									
Reinsurers' share	**R2220**									
Net	**R2300**									
Overhead expenses										
Gross	**R2310**									
Reinsurers' share	**R2320**									
Net	**R2400**									
Other expenses	**R2500**									
Total expenses	**R2600**									
Total amount of surrenders	**R2700**									

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional 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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Premiums written										
Gross — Direct Business	**R0110**									
Gross — Proportional reinsurance accepted	**R0120**									
Gross — Non-proportional reinsurance accepted	**R0130**									
Reinsurers' share	**R0140**									
Net	**R0200**									
Premiums earned										
Gross — Direct Business	**R0210**									
Gross — Proportional reinsurance accepted	**R0220**									
Gross — Non-proportional reinsurance accepted	**R0230**									
Reinsurers' share	**R0240**									
Net	**R0300**									
Claims incurred										
Gross — Direct Business	**R0310**									
Gross — Proportional reinsurance accepted	**R0320**									
Gross — Non-proportional reinsurance accepted	**R0330**									
Reinsurers' share	**R0340**									
Net	**R0400**									

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional 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
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Changes in other technical provisions										
Gross — Direct Business	**R0410**									
Gross — Proportional reinsurance accepted	**R0420**									
Gross — Non- proportional reinsurance accepted	**R0430**									
Reinsurers' share	**R0440**									
Net	**R0500**									
Expenses incurred	**R0550**									
Other expenses	**R1200**									
Total expenses	**R1300**									

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**			Line of business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums written									
Gross — Direct Business	**R0110**								
Gross — Proportional reinsurance accepted	**R0120**								
Gross — Non-proportional reinsurance accepted	**R0130**								

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**			Line of business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Reinsurers' share	**R0140**								
Net	**R0200**								
Premiums earned									
Gross — Direct Business	**R0210**								
Gross — Proportional reinsurance accepted	**R0220**								
Gross — Non-proportional reinsurance accepted	**R0230**								
Reinsurers' share	**R0240**								
Net	**R0300**								
Claims incurred									
Gross — Direct Business	**R0310**								
Gross — Proportional reinsurance accepted	**R0320**								
Gross — Non-proportional reinsurance accepted	**R0330**								
Reinsurers' share	**R0340**								
Net	**R0400**								
Changes in other technical provisions									
Gross — Direct Business	**R0410**								
Gross — Proportional reinsurance accepted	**R0420**								
Gross — Non- proportional reinsurance accepted	**R0430**								

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**			Line of business for: **accepted non-proportional reinsurance**				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Reinsurers'share	**R0440**								
Net	**R0500**								
Expenses incurred	**R0550**								
Other expenses	**R1200**								
Total expenses	**R1300**								

		Line of Business for: **life insurance obligations**						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Premiums written										
Gross	**R1410**									
einsurers' share	**R1420**									
Net	**R1500**									

		Line of Business for: **life insurance obligations**						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	**C0220**	**C0230**	**C0240**	**C0250**	**C0260**	**C0270**	**C0280**	**C0300**
Premiums earned										
Gross	**R1510**									
Reinsurers' share	**R1520**									
Net	**R1600**									
Claims incurred										
Gross	**R1610**									
Reinsurers' share	**R1620**									
Net	**R1700**									
Changes in other technical provisions										
Gross	**R1710**									
Reinsurers' share	**R1720**									
Net	**R1800**									
Expenses incurred	**R1900**									
Other expenses	**R2500**									
Total expenses	**R2600**									

S.05.02.01

Premiums, claims and expenses by country

		Home Country	Top 5 countries (by amount of gross premiums written) — non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross — Direct Business	R0110							
Gross — Proportional reinsurance accepted	R0120							
Gross — Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200							
Premiums earned								
Gross — Direct Business	R0210							
Gross — Proportional reinsurance accepted	R0220							
Gross — Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300							

		Home Country	Top 5 countries (by amount of gross premiums written) — non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Claims incurred								
Gross — Direct Business	**R0310**							
Gross — Proportional reinsurance accepted	**R0320**							
Gross — Non-proportional reinsurance accepted	**R0330**							
Reinsurers' share	**R0340**							
Net	**R0400**							
Changes in other technical provisions								
Gross — Direct Business	**R0410**							
Gross — Proportional reinsurance accepted	**R0420**							
Gross — Non- proportional reinsurance accepted	**R0430**							
Reinsurers'share	**R0440**							
Net	**R0500**							
Expenses incurred	**R0550**							
Other expenses	**R1200**							
Total expenses	**R1300**							

		Home Country	Top 5 countries (by amount of gross premiums written) — life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	**R1410**							
Reinsurers' share	**R1420**							
Net	**R1500**							

		Home Country	Top 5 countries (by amount of gross premiums written) — life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
Premiums earned								
Gross	**R1510**							
Reinsurers' share	**R1520**							
Net	**R1600**							
Claims incurred								
Gross	**R1610**							
Reinsurers' share	**R1620**							
Net	**R1700**							
Changes in other technical provisions								
Gross	**R1710**							
Reinsurers' share	**R1720**							
Net	**R1800**							
Expenses incurred	**R1900**							
Other expenses	**R2500**							
Total expenses	**R2600**							

S.06.01.01

Summary of assets

Assets listing		Life	Non-life	Ring-fenced funds	Other internal funds	Shareholders' funds	General
		C0010	C0020	C0030	C0040	C0050	C0060
Assets listed	R0010						
Assets that are not listed in a stock exchange	R0020						
Assets that are not exchange tradable	R0030						
By category							
Government bonds	R0040						
Corporate bonds	R0050						
Equity	R0060						
Collective Investment Undertakings	R0070						
Structured notes	R0080						
Collateralised securities	R0090						
Cash and deposits	R0100						
Mortgages and loans	R0110						
Property	R0120						
Other investments	R0130						
Futures	R0140						
Call Options	R0150						
Put Options	R0160						
Swaps	R0170						
Forwards	R0180						
Credit derivatives	R0190						

S.06.02.01

List of assets

Information on positions held

Asset ID Code	Asset ID Code type	Portfolio	Fund number	Matching portfolio number	Asset held in unit linked and index linked contracts	Asset pledged as collateral	Country of custody	Custo-dian	Quantity	Par amount	Valuation method	Acquisi-tion value	Total Solvency II amount	Accrued interest
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180

Information on assets

Asset ID Code	Asset ID Code type	Item Title	Issuer Name	Issuer Code	Type of issuer code	Issuer Sector	Issuer Group	Issuer Group Code	Type of issuer group code	Issuer Country	Currency	CIC	Infrastructure investment
C0040	C0050	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300

(cont.)

Holdings in related undertakings, including participations	External rating	Nominated ECAI	Credit quality step	Internal rating	Duration	Unit Solvency II price	Unit percentage of par amount Solvency II price	Maturity date
C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380	C0390

S.06.02.04

List of assets

Information on positions held

Legal name of the under-taking	Identification code of the undertaking	Type of code of the ID of the undertaking	Asset ID Code	Asset ID Code type	Portfolio	Fund number	Matching portfolio number	Asset held in unit linked and index linked contracts	Asset pledged as collateral	Country of custody	Custodian	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	

Quantity	Par amount	Valuation method	Acquisition value	Total Solvency II amount	Accrued interest
C0130	C0140	C0150	C0160	C0170	C0180

Information on assets

Asset ID Code	Asset ID Code type	Item Title	Issuer Name	Issuer Code	Type of issuer code	Issuer Sector	Issuer Group	Issuer Group Code	Type of issuer group code	Issuer Country	Currency	(cont.)
C0040	C0050	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	

CIC	Infrastructure investment	Participa-tion	External rating	Nominated ECAI	Credit quality step	Internal rating	Duration	Unit Solvency II price	Unit percentage of par amount Solvency II price	Maturity date
C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380	C0390

S.06.03.01

Collective investment undertakings — look-through approach

Collective Investments Undertaking ID Code	Collective Investments Undertaking ID Code type	Underlying asset category	Country of issue	Currency	Total amount
C0010	C0020	C0030	C0040	C0050	C0060

S.06.03.04

Collective investment undertakings — look-through approach

Collective Investments Undertaking ID Code	Collective Investments Undertaking ID Code type	Underlying asset category	Country of issue	Currency	Total amount
C0010	C0020	C0030	C0040	C0050	C0060

S.07.01.01

Structured products

Asset ID Code	Asset ID Code type	Collateral type	Type of structured product	Capital protection	Underlying security / index / portfolio	Callable or Putable	Synthetic structured product	Prepayment structured product	Collateral value	Collateral portfolio	Fixed annual return	Variable annual return	Loss given default	Attachment point	Detachment point
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

S.07.01.04

Structured products

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Asset ID Code	Asset ID Code type	Collateral type	Type of structured product	Capital protection	Underlying security / index / portfolio	Callable or Putable
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100

(cont.)

Synthetic structured product	Prepayment structured product	Collateral value	Collateral portfolio	Fixed annual return	Variable annual return	Loss given default	Attachment point	Detachment point
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

S.08.01.01

Open derivatives

Information on positions held

Derivative ID Code	Derivative ID Code type	Portfolio	Fund number	Derivatives held in index-linked and unit-linked contracts	Instrument underlying the derivative	Type of code of asset or liability underlying the derivative	Use of derivative	Delta	Notional amount of the derivative	Buyer / Seller
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

(cont.)

Premium paid to date	Premium received to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Duration	Solvency II value	Valuation method
C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

Information on derivatives

Derivative ID Code	Derivative ID Code type	Counterparty Name	Counterparty Code	Type of counterparty code	External rating	Nominated ECAI	Credit quality step	Internal rating	Counterparty Group	Counterparty group code
C0040	C0050	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340

(cont.)

Type of counterparty group code	Contract name	Currency	CIC	Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0350	C0360	C0370	C0380	C0390	C0400	C0410	C0420	C0430

S.08.01.04

Open derivatives

Information on positions held

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Derivative ID Code	Derivative ID Code type	Portfolio	Fund number	Derivatives held in index-linked and unit-linked contracts	Instrument underlying the derivative	Type of code of asset or liability underlying the derivative	Use of derivative	Delta
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120

(cont.)

Notional amount of the derivative	Buyer / Seller	Premium paid to date	Premium received to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Duration	Solvency II value	Valuation method
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

Information on derivatives

Derivative ID Code	Derivative ID Code type	Counterparty Name	Counterparty Code	Type of counterparty code	External rating	Nominated ECAI	Credit quality step	Internal rating	Counterparty Group	Counterparty group code
C0040	C0050	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340

(cont.)

Type of counterparty group code	Contract name	Currency	CIC	Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0350	C0360	C0370	C0380	C0390	C0400	C0410	C0420	C0430

S.08.02.01

Derivatives Transactions

Information on positions held

Derivative ID Code	Derivative ID Code type	Portfolio	Fund number	Derivatives held in index-linked and unit-linked contracts	Instrument underlying the derivative	Type of code of asset or liability underlying the derivative	Use of derivative	Notional amount of the derivative	Buyer / Seller	Premium paid to date
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

(cont.)

Premium received to date	Profit and loss to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Solvency II value
C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230

Information on derivatives

Derivative ID Code	Derivative ID Code type	Counter-party Name	Counter-party Code	Type of counterparty code	Counter-party group	Counterparty group code	Type of counter-party group code	Contract name	Currency	CIC
C0040	C0050	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320

(cont.)

Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0330	C0340	C0350	C0360	C0370

S.08.02.04

Derivatives Transactions

Information on positions held

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Derivative ID Code	Derivative ID Code type	Portfolio	Fund number	Derivatives held in index-linked and unit-linked contracts	Instrument underlying the derivative	Type of code of asset or liability underlying the derivative	Use of derivative
0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(cont.)

Notional amount of the derivative	Buyer / Seller	Premium paid to date	Premium received to date	Profit and loss to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Solvency II value
C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230

Information on derivatives

Derivative ID Code	Derivative ID Code type	Counter-party Name	Counter-party Code	Type of counterparty code	Counter-party group	Counterparty group code	Type of counter-party group code	Contract name	Currency	CIC
C0040	C0050	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320

(cont.)

Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0330	C0340	C0350	C0360	C0370

S.09.01.01

Income/gains and losses in the period

Asset category	Portfolio	Asset held in unit-linked and index-linked contracts	Dividends	Interest	Rent	Net gains and losses	Unrealised gains and losses
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

S.09.01.04

Income/gains and losses in the period

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Asset category	Portfolio	Asset held in unit-linked and index-linked contracts	Dividends	Interest	Rent	Net gains and losses	Unrealised gains and losses
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

S.10.01.01

Securities lending and repos

Portfolio	Fund number	Asset category	Counterparty Name	Counterparty code	Type of counterparty code	Counterparty asset category	Assets held in unit-linked and index-linked contracts	Position in the contract	Near leg amount	Far leg amount	Start date	Maturity date	Solvency II Value
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170

S.10.01.04

Securities lending and repos

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Portfolio	Fund number	Asset category	Counterparty Name	Counterparty code	Type of counterparty code	Counterparty asset category	Assets held in unit-linked and index-linked contracts
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(cont.)

Position in the contract	Near leg amount	Far leg amount	Start date	Maturity date	Solvency II Value
C0120	C0130	C0140	C0150	C0160	C0170

S.11.01.01

Assets held as collateral

Information on positions held

Information on the assets held										Information on the asset for which collateral is held
Asset ID Code	Asset ID Code type	Name of counterparty pledging the collateral	Name of the group of the counterparty pledging the collateral	Country of custody	Quantity	Par amount	Valuation method	Total amount	Accrued interest	Type of asset for which the collateral is held
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

Information on assets

Information on the assets held															
Asset ID Code	Asset ID Code type	Item Title	Issuer Name	Issuer Code	Type of issuer code	Issuer Sector	Issuer Group name	Issuer Group Code	Type of issuer group code	Issuer Country	Currency	CIC	Unit price	Unit percentage of par amount Solvency II price	Maturity date
C0040	C0050	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280

S.11.01.04

Assets held as collateral

Information on positions held

			Information on the assets held										Information on the asset for which collateral is held
Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Asset ID Code	Asset ID Code type	Name of counterparty pledging the collateral	Name of the group of the counterparty pledging the collateral	Country of custody	Quantity	Par amount	Valuation method	Total amount	Accrued interest	Type of asset for which the collateral is held
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

Information on assets

Information on the assets held												
Asset ID Code	Asset ID Code type	Item Title	Issuer Name	Issuer Code	Type of issuer code	Issuer Sector	Issuer Group name	Issuer Group Code	Type of issuer group code	Issuer Country	Currency	CIC
C0040	C0050	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

(cont)

Information on the assets held

Unit price	Unit percentage of par amount Solvency II price	Maturity date
C0260	C0270	C0280

S.12.01.01

Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		
				Contracts without options and guarantees	Contracts with options or guarantees
		C0020	**C0030**	**C0040**	**C0050**
Technical provisions calculated as a whole	**R0010**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	**R0030**				
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**				
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**				
Recoverables from SPV before adjustment for expected losses	**R0060**				
Recoverables from Finite Re before adjustment for expected losses	**R0070**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**				
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**				
Risk Margin	**R0100**				
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	**R0110**				
Best estimate	**R0120**				

		Insurance with profit participation	Index-linked and unit-linked insurance		
				Contracts without options and guarantees	Contracts with options or guarantees
		C0020	**C0030**	**C0040**	**C0050**
Risk margin	**R0130**				
Technical provisions - total	**R0200**				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**				
Best Estimate of products with a surrender option	**R0220**				
Gross BE for Cash flow					
Cash out-flows					
Future guaranteed and discretionary benefits	**R0230**				
Future guaranteed benefits	**R0240**				
Future discretionary benefits	**R0250**				
Future expenses and other cash out-flows	**R0260**				
Cash in-flows					
Future premiums	**R0270**				
Other cash in-flows	**R0280**				
Percentage of gross Best Estimate calculated using approximations	**R0290**				
Surrender value	**R0300**				
Best estimate subject to transitional of the interest rate	**R0310**				
Technical provisions without transitional on interest rate	**R0320**				
Best estimate subject to volatility adjustment	**R0330**				
Technical provisions without volatility adjustment and without others transitional measures	**R0340**				
Best estimate subject to matching adjustment	**R0350**				
Technical provisions without matching adjustment and without all the others	**R0360**				

		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
		Contracts without options and guarantees	Contracts with options or guarantees	
		C0070	C0080	C0090
Technical provisions calculated as a whole	**R0010**			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	**R0030**			
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**			
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**			
Recoverables from SPV before adjustment for expected losses	**R0060**			
Recoverables from Finite Re before adjustment for expected losses	**R0070**			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**			
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**			
Risk Margin	**R0100**			
Amount of the transitional on Technical Provisions				
Technical Provisions calculated as a whole	**R0110**			
Best estimate	**R0120**			

		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
		Contracts without options and guarantees	Contracts with options or guarantees	
		C0060	**C0070**	**C0080**	**C0090**
Risk margin	**R0130**				
Technical provisions - total	**R0200**				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**				
Best Estimate of products with a surrender option	**R0220**				
Gross BE for Cash flow					
Cash out-flows					
Future guaranteed and discretionary benefits	**R0230**				
Future guaranteed benefits	**R0240**				
Future discretionary benefits	**R0250**				
Future expenses and other cash out-flows	**R0260**				
Cash in-flows					
Future premiums	**R0270**				
Other cash in-flows	**R0280**				
Percentage of gross Best Estimate calculated using approximations	**R0290**				
Surrender value	**R0300**				
Best estimate subject to transitional of the interest rate	**R0310**				
Technical provisions without transitional on interest rate	**R0320**				
Best estimate subject to volatility adjustment	**R0330**				
Technical provisions without volatility adjustment and without others transitional measures	**R0340**				
Best estimate subject to matching adjustment	**R0350**				
Technical provisions without matching adjustment and without all the others	**R0360**				

		Accepted reinsurance			
			Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance
		C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	**R0010**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	**R0030**				
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**				
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**				
Recoverables from SPV before adjustment for expected losses	**R0060**				
Recoverables from Finite Re before adjustment for expected losses	**R0070**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**				
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**				
Risk Margin	**R0100**				
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	**R0110**				

		Accepted reinsurance			
			Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance
		C0100	**C0110**	**C0120**	**C0130**
Best estimate	**R0120**				
Risk margin	**R0130**				
Technical provisions - total	**R0200**				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**				
Best Estimate of products with a surrender option	**R0220**				
Gross BE for Cash flow					
Cash out-flows					
Future guaranteed and discretionary benefits	**R0230**				
Future guaranteed benefits	**R0240**				
Future discretionary benefits	**R0250**				
Future expenses and other cash out-flows	**R0260**				
Cash in-flows					
Future premiums	**R0270**				
Other cash in-flows	**R0280**				
Percentage of gross Best Estimate calculated using approximations	**R0290**				
Surrender value	**R0300**				
Best estimate subject to transitional of the interest rate	**R0310**				
Technical provisions without transitional on interest rate	**R0320**				
Best estimate subject to volatility adjustment	**R0330**				
Technical provisions without volatility adjustment and without others transitional measures	**R0340**				
Best estimate subject to matching adjustment	**R0350**				
Technical provisions without matching adjustment and without all the others	**R0360**				

		Accepted reinsurance	
		Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	**Total (Life other than health insurance, incl. Unit-Linked)**
		C0140	**C0150**
Technical provisions calculated as a whole	**R0010**		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**		
Technical provisions calculated as a sum of BE and RM			
Best Estimate			
Gross Best Estimate	**R0030**		
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**		
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**		
Recoverables from SPV before adjustment for expected losses	**R0060**		
Recoverables from Finite Re before adjustment for expected losses	**R0070**		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**		
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**		
Risk Margin	**R0100**		
Amount of the transitional on Technical Provisions			
Technical Provisions calculated as a whole	**R0110**		
Best estimate	**R0120**		
Risk margin	**R0130**		
Technical provisions - total	**R0200**		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**		
Best Estimate of products with a surrender option	**R0220**		

		Accepted reinsurance	
		Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	**Total (Life other than health insurance, incl. Unit-Linked)**
		C0140	**C0150**
Gross BE for Cash flow			
Cash out-flows			
Future guaranteed and discretionary benefits	**R0230**		
Future guaranteed benefits	**R0240**		
Future discretionary benefits	**R0250**		
Future expenses and other cash out-flows	**R0260**		
Cash in-flows			
Future premiums	**R0270**		
Other cash in-flows	**R0280**		
Percentage of gross Best Estimate calculated using approximations	**R0290**		
Surrender value	**R0300**		
Best estimate subject to transitional of the interest rate	**R0310**		
Technical provisions without transitional on interest rate	**R0320**		
Best estimate subject to volatility adjustment	**R0330**		
Technical provisions without volatility adjustment and without others transitional measures	**R0340**		
Best estimate subject to matching adjustment	**R0350**		
Technical provisions without matching adjustment and without all the others	**R0360**		

		Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0160	C0170	C0180	C0190
Technical provisions calculated as a whole	**R0010**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Gross Best Estimate	**R0030**				
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**				
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**				
Recoverables from SPV before adjustment for expected losses	**R0060**				
Recoverables from Finite Re before adjustment for expected losses	**R0070**				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**				
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**				
Risk Margin	**R0100**				
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	**R0110**				
Best estimate	**R0120**				
Risk margin	**R0130**				

		Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0160	C0170	C0180	C0190
Technical provisions - total	**R0200**				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**				
Best Estimate of products with a surrender option	**R0220**				
Gross BE for Cash flow					
Cash out-flows					
Future guaranteed and discretionary benefits	**R0230**				
Future guaranteed benefits	**R0240**				
Future discretionary benefits	**R0250**				
Future expenses and other cash out-flows	**R0260**				
Cash in-flows					
Future premiums	**R0270**				
Other cash in-flows	**R0280**				
Percentage of gross Best Estimate calculated using approximations	**R0290**				
Surrender value	**R0300**				
Best estimate subject to transitional of the interest rate	**R0310**				
Technical provisions without transitional on interest rate	**R0320**				
Best estimate subject to volatility adjustment	**R0330**				
Technical provisions without volatility adjustment and without others transitional measures	**R0340**				
Best estimate subject to matching adjustment	**R0350**				
Technical provisions without matching adjustment and without all the others	**R0360**				

		Health reinsurance (reinsurance accepted)	**Total (Health similar to life insurance)**
		C0200	**C0210**
Technical provisions calculated as a whole	**R0010**		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**		
Technical provisions calculated as a sum of BE and RM			
Best Estimate			
Gross Best Estimate	**R0030**		
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0040**		
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	**R0050**		
Recoverables from SPV before adjustment for expected losses	**R0060**		
Recoverables from Finite Re before adjustment for expected losses	**R0070**		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**		
Best estimate minus recoverables from reinsurance/SPV and Finite Re	**R0090**		
Risk Margin	**R0100**		
Amount of the transitional on Technical Provisions			
Technical Provisions calculated as a whole	**R0110**		
Best estimate	**R0120**		
Risk margin	**R0130**		
Technical provisions - total	**R0200**		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**		
Best Estimate of products with a surrender option	**R0220**		
Gross BE for Cash flow			
Cash out-flows			
Future guaranteed and discretionary benefits	**R0230**		
Future guaranteed benefits	**R0240**		

		Health reinsurance (reinsurance accepted)	**Total (Health similar to life insurance)**
		C0200	**C0210**
Future discretionary benefits	**R0250**		
Future expenses and other cash out-flows	**R0260**		
Cash in-flows			
Future premiums	**R0270**		
Other cash in-flows	**R0280**		
Percentage of gross Best Estimate calculated using approximations	**R0290**		
Surrender value	**R0300**		
Best estimate subject to transitional of the interest rate	**R0310**		
Technical provisions without transitional on interest rate	**R0320**		
Best estimate subject to volatility adjustment	**R0330**		
Technical provisions without volatility adjustment and without others transitional measures	**R0340**		
Best estimate subject to matching adjustment	**R0350**		
Technical provisions without matching adjustment and without all the others	**R0360**		

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Life and Health SLT Technical Provisions

		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
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole	**R0010**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	**R0030**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**								
Best estimate minus recoverables from reinsurance/SPV and Finite Re — total	**R0090**								
Risk Margin	**R0100**								

(cont.)

		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
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	**R0110**								
Best estimate	**R0120**								
Risk margin	**R0130**								
Technical provisions — total	**R0200**								

(cont.)

		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)**
					Contracts without options and guarantees	Contracts with options or guarantees			
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	**R0010**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**								
Technical provisions calculated as a sum of BE and RM									

		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)**
					Contracts without options and guarantees	Contracts with options or guarantees			
		C0100	**C0150**	**C0160**	**C0170**	**C0180**	**C0190**	**C0200**	**C0210**
Best Estimate									
Gross Best Estimate	**R0030**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**								
Best estimate minus recoverables from reinsurance/ SPV and Finite Re — total	**R0090**								
Risk Margin	**R0100**								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	**R0110**								
Best estimate	**R0120**								
Risk margin	**R0130**								
Technical provisions — total	**R0200**								

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Life and Health SLT Technical Provisions

Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

		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
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	
		C0020	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Technical provisions calculated as a whole	**R0010**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0020**								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	**R0030**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**								
Best estimate minus recoverables from reinsurance/SPV and Finite Re — total	**R0090**								
Risk Margin	**R0100**								

(cont.)

		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
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Amount of the transitional on Technical Provisions									
Risk margin	R0130								
Best estimate	R0120								
Technical Provisions calculated as a whole	R0110								
Technical provisions — total	R0200								

(cont.)

		Accepted reinsurance	**Total (Life other than health insurance, including 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)**
					Contracts without options and guarantees	Contracts with options or guarantees			
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									

		Accepted reinsurance	**Total (Life other than health insurance, including 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)**
					Contracts without options and guarantees	Contracts with options or guarantees			
		C0100	**C0150**	**C0160**	**C0170**	**C0180**	**C0190**	**C0200**	**C0210**
Gross Best Estimate	**R0030**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0080**								
Best estimate minus recoverables from reinsurance/SPV and Finite Re — total	**R0090**								
Risk Margin	**R0100**								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	**R0110**								
Best estimate	**R0120**								
Risk margin	**R0130**								
Technical provisions — total	**R0200**								

S.12.02.01

Life and Health SLT Technical Provisions — by country

Gross TP calculated as a whole and Gross BE for different countries

Geographical zone			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, including Unit-Linked)**
			C0020	**C0030**	**C0060**	**C0090**	**C0100**	**C0150**
Home country	**R0010**							
EEA countries outside the materiality threshold — not reported by country	**R0020**							
Non-EEA countries outside the materiality threshold — not reported by country	**R0030**							
By country		**C0010**						
Country 1	**R0040**							
…	…							

(cont.)

Geographical zone			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)**
			C0160	**C0190**	**C0200**	**C0210**
Home country	**R0010**					
EEA countries outside the materiality threshold — not reported by country	**R0020**					
Non-EEA countries outside the materiality threshold — not reported by country	**R0030**					

By country		**C0010**				
Country 1	**R0040**					
…	…					

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Projection of future gross cash flows

		Insurance with profit participation				Index linked and unit-linked insurance			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Year (projection of undiscounted expected cash-flows)									
1	R0010								
2	R0020								
3	R0030								
4	R0040								
5	R0050								
6	R0060								
7	R0070								
8	R0080								
9	R0090								
10	R0100								
11	R0110								
12	R0120								
13	R0130								
14	R0140								
15	R0150								
16	R0160								
17	R0170								
18	R0180								
19	R0190								
20	R0200								
21	R0210								
22	R0220								

		Insurance with profit participation				Index linked and unit-linked insurance			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
23	R0230								
24	R0240								
25	R0250								
26	R0260								
27	R0270								
28	R0280								
29	R0290								
30	R0300								
31-40	R0310								
41-50	R0320								
51 & after	R0330								

		Other life insurance				Annuities stemming from non-life contracts			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Year (projection of undis-counted expected cash-flows)									
1	R0010								
2	R0020								
3	R0030								

		Other life insurance				Annuities stemming from non-life contracts			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Year (projection of undiscounted expected cash-flows)									
4	R0040								
5	R0050								
6	R0060								
7	R0070								
8	R0080								
9	R0090								
10	R0100								
11	R0110								
12	R0120								
13	R0130								
14	R0140								
15	R0150								
16	R0160								
17	R0170								
18	R0180								
19	R0190								
20	R0200								
21	R0210								
22	R0220								
23	R0230								
24	R0240								
25	R0250								
26	R0260								
27	R0270								
28	R0280								
29	R0290								
30	R0300								

		Other life insurance				Annuities stemming from non-life contracts			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Year (projection of undiscounted expected cash-flows)									
31-40	**R0310**								
41-50	**R0320**								
51 & after	**R0330**								

		Accepted reinsurance				Health insurance			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240
Year (projection of undiscounted expected cash-flows)									
1	**R0010**								
2	**R0020**								
3	**R0030**								
4	**R0040**								
5	**R0050**								
6	**R0060**								
7	**R0070**								
8	**R0080**								
9	**R0090**								
10	**R0100**								
11	**R0110**								
12	**R0120**								

		Accepted reinsurance				Health insurance			
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows	
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows
		C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240
Year (projection of undiscounted expected cash-flows)									
13	**R0130**								
14	**R0140**								
15	**R0150**								
16	**R0160**								
17	**R0170**								
18	**R0180**								
19	**R0190**								
20	**R0200**								
21	**R0210**								
22	**R0220**								
23	**R0230**								
24	**R0240**								
25	**R0250**								
26	**R0260**								
27	**R0270**								
28	**R0280**								
29	**R0290**								
30	**R0300**								
31-40	**R0310**								
41-50	**R0320**								
51 & after	**R0330**								

		Health reinsurance				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	
		C0250	C0260	C0270	C0280	C0290
Year (projection of undiscounted expected cash-flows)						
1	R0010					
2	R0020					
3	R0030					
4	R0040					
5	R0050					
6	R0060					
7	R0070					
8	R0080					
9	R0090					
10	R0100					
11	R0110					
12	R0120					
13	R0130					
14	R0140					
15	R0150					
16	R0160					
17	R0170					
18	R0180					
19	R0190					
20	R0200					
21	R0210					
22	R0220					
23	R0230					
24	R0240					
25	R0250					
26	R0260					
27	R0270					
28	R0280					

		Health reinsurance				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	
		C0250	C0260	C0270	C0280	C0290
29	**R0290**					
30	**R0300**					
31-40	**R0310**					
41-50	**R0320**					
51 & after	**R0330**					

S.14.01.01

Life obligations analysis

Portfolio

Product ID code	Fund number	Line of Business	Number of contracts at the end of the year	Number of new contracts during year	Total amount of written premiums	Total amount of claims paid during year	Country
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080

Characterictics of product

Product ID code	Product classification	Type of product	Product denomination	Product still commercialised?	Type of premium	Use of financial instrument for replication?	Number of HRGs in products
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160

Information on Homogeneous risk groups

HRG code	Best Estimate	Capital-at-risk	Surrender value	Annualised guaranteed rate (over average duration of guarantee)
C0170	C0180	C0190	C0200	C0210

Information on products and homogeneous risk groups

Product ID code	HRG code
C0220	C0230

S.15.01.01

Description of the guarantees of variable annuities

Product ID code	Product Denomination	Description of the product	Initial date of guarantee	Final date of guarantee	Type of guarantee	Guareanteed level	Description of the guarantee
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

S.15.01.04

Description of the guarantees of variable annuities

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Product ID code	Product Denomination	Description of the product	Initial date of guarantee	Final date of guarantee	Type of guarantee	Guareanteed level	Description of the guarantee
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
A1										

S.15.02.01

Hedging of guarantees of variable annuities

Product ID code	Product Denomination	Type of hedging	Delta hedged	Rho hedged	Gamma hedged	Vega hedged	FX hedged	Other hedged risks	Economic result without hedging	Economic result with hedging
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

S.15.02.04

Hedging of guarantees of variable annuities

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Product ID code	Product Denomination	Type of hedging	Delta hedged	Rho hedged	(cont)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	

Gamma hedged	Vega hedged	FX hedged	Other hedged risks	Economic result without hedging	Economic result with hedging
C0090	C0100	C0110	C0120	C0130	C0140

S.16.01.01

Information on annuities stemming from Non-Life Insurance obligations

The related non-life line of business	Z0010	
Accident year / Underwriting year	Z0020	
Currency	Z0030	
Currency conversion	Z0040	

Information on year N:		C0010
The average interest rate	R0010	
The average duration of the obligations	R0020	
The weighted average age of the beneficiaries	R0030	

Annuities information

Year		Undiscounted annuity claims provisions at the start of year N	Undiscounted annuity claims provisions set up during year N	Annuity payments paid during year N	Undiscounted annuity claims provisions at the end of year N	Number of annuities obligations at the end of year N	Best Estimate for annuity claims provisions at the end of year N (discounted basis)	Undiscounted development result
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Prior years	**R0040**							
N-14	**R0050**							
N-13	**R0060**							
N-12	**R0070**							
N-11	**R0080**							
N-10	**R0090**							
N-9	**R0100**							
N-8	**R0110**							
N-7	**R0120**							
N-6	**R0130**							
N-5	**R0140**							
N-4	**R0150**							
N-3	**R0160**							
N-2	**R0170**							
N-1	**R0180**							
N	**R0190**							
Total	**R0200**							

S.17.01.01

Non-life Technical Provisions

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	**R0010**						
Direct business	**R0020**						
Accepted proportional reinsurance business	**R0030**						
Accepted non-proportional reinsurance	**R0040**						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0050**						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross — Total	**R0060**						
Gross — direct business	**R0070**						
Gross — accepted proportional reinsurance business	**R0080**						
Gross — accepted non-proportional reinsurance business	**R0090**						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0100**						
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	**R0110**						

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Recoverables from SPV before adjustment for expected losses	R0120						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross — Total	R0160						
Gross — direct business	R0170						
Gross — accepted proportional reinsurance business	R0180						
Gross — accepted non-proportional reinsurance business	R0190						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
Direct business	R0020						
Accepted proportional reinsurance business	R0030						
Accepted non-proportional reinsurance	R0040						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0050**						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross — Total	**R0060**						
Gross — direct business	**R0070**						
Gross — accepted proportional reinsurance business	**R0080**						
Gross — accepted non-proportional reinsurance business	**R0090**						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	**R0100**						
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	**R0110**						
Recoverables from SPV before adjustment for expected losses	**R0120**						
Recoverables from Finite Reinsurance before adjustment for expected losses	**R0130**						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0140**						
Net Best Estimate of Premium Provisions	**R0150**						
Claims provisions							
Gross — Total	**R0160**						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Gross — direct business	R0170						
Gross — accepted proportional reinsurance business	R0180						
Gross — accepted non-proportional reinsurance business	R0190						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010					
Direct business	R0020					
Accepted proportional reinsurance business	R0030					
Accepted non-proportional reinsurance	R0040					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050					
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross — Total	R0060					
Gross — direct business	R0070					
Gross — accepted proportional reinsurance business	R0080					

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Gross — accepted non-proportional reinsurance business	R0090					
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100					
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110					
Recoverables from SPV before adjustment for expected losses	R0120					
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150					
Claims provisions						
Gross — Total	R0160					
Gross — direct business	R0170					
Gross — accepted proportional reinsurance business	R0180					
Gross — accepted non-proportional reinsurance business	R0190					

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200						
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210						
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate — gross	R0260						
Total Best estimate — net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions — total							
Technical provisions — total	**R0320**						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	**R0330**						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	**R0340**						
Line of Business: further segmentation (Homogeneous Risk Groups)							
Premium provisions — Total number of homogeneous risk groups	**R0350**						
Claims provisions — Total number of homogeneous risk groups	**R0360**						
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out-flows							
Future benefits and claims	**R0370**						
Future expenses and other cash-out flows	**R0380**						
Cash in-flows							
Future premiums	**R0390**						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	**R0400**						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200						
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210						
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate — gross	R0260						
Total Best estimate — net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions — total							
Technical provisions — total	R0320						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						
Line of Business: further segmentation (Homogeneous Risk Groups)							
Premium provisions — Total number of homogeneous risk groups	R0350						
Claims provisions — Total number of homogeneous risk groups	R0360						
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out-flows							
Future benefits and claims	R0370						
Future expenses and other cash-out flows	R0380						
Cash in-flows							
Future premiums	R0390						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200					
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210					
Recoverables from SPV before adjustment for expected losses	R0220					
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250					
Total Best estimate — gross	R0260					
Total Best estimate — net	R0270					
Risk margin	R0280					
Amount of the transitional on Technical Provisions						
TP as a whole	R0290					
Best estimate	R0300					
Risk margin	R0310					
Technical provisions — total						
Technical provisions — total	R0320					

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					
Line of Business: further segmentation (Homogeneous Risk Groups)						
Premium provisions — Total number of homogeneous risk groups	R0350					
Claims provisions — Total number of homogeneous risk groups	R0360					
Cash-flows of the Best estimate of Premium Provisions (Gross)						
Cash out-flows						
Future benefits and claims	R0370					
Future expenses and other cash-out flows	R0380					
Cash in-flows						
Future premiums	R0390					
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Cash out-flows							
Future benefits and claims	**R0410**						
Future expenses and other cash-out flows	**R0420**						
Cash in-flows							
Future premiums	**R0430**						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	**R0440**						
Percentage of gross Best Estimate calculated using approximations	**R0450**						
Best estimate subject to transitional of the interest rate	**R0460**						
Technical provisions without transitional on interest rate	**R0470**						
Best estimate subject to volatility adjustment	**R0480**						
Technical provisions without volatility adjustment and without others transitional measures	**R0490**						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Cash out-flows							
Future benefits and claims	R0410						
Future expenses and other cash-out flows	R0420						
Cash in-flows							
Future premiums	R0430						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
Percentage of gross Best Estimate calculated using approximations	R0450						
Best estimate subject to transitional of the interest rate	R0460						
Technical provisions without transitional on interest rate	R0470						
Best estimate subject to volatility adjustment	R0480						
Technical provisions without volatility adjustment and without others transitional measures	R0490						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Cash-flows of the Best estimate of Claims Provisions (Gross)						
Cash out-flows						
Future benefits and claims	R0410					
Future expenses and other cash-out flows	R0420					
Cash in-flows						
Future premiums	R0430					
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					
Percentage of gross Best Estimate calculated using approximations	R0450					
Best estimate subject to transitional of the interest rate	R0460					
Technical provisions without transitional on interest rate	R0470					
Best estimate subject to volatility adjustment	R0480					
Technical provisions without volatility adjustment and without others transitional measures	R0490					

S.17.01.02

Non-life Technical Provisions

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	**R0010**						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0050**						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross	**R0060**						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0140**						
Net Best Estimate of Premium Provisions	**R0150**						
Claims provisions							
Gross	**R0160**						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0240**						
Net Best Estimate of Claims Provisions	**R0250**						
Total Best estimate — gross	**R0260**						
Total Best estimate — net	**R0270**						

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Risk margin	**R0280**						
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	**R0290**						
Best estimate	**R0300**						
Risk margin	**R0310**						
Technical provisions — total							
Technical provisions — total	**R0320**						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	**R0330**						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	**R0340**						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross	R0060						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate — gross	R0260						
Total Best estimate — net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0290						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Best estimate	R0300						
Risk margin	R0310						
Technical provisions — total							
Technical provisions — total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	R0340						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050					
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross	R0060					

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150					
Claims provisions						
Gross	R0160					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250					
Total Best estimate — gross	R0260					
Total Best estimate — net	R0270					
Risk margin	R0280					
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	R0290					
Best estimate	R0300					
Risk margin	R0310					
Technical provisions — total						
Technical provisions — total	R0320					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	R0340					

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Non-life Technical Provisions

Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020	
Fund/Portfolio number	Z0030	

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	**R0010**						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	**R0050**						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross	**R0060**						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0140**						
Net Best Estimate of Premium Provisions	**R0150**						
Claims provisions							
Gross	**R0160**						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	**R0240**						
Net Best Estimate of Claims Provisions	**R0250**						

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Total Best estimate — gross	**R0260**						
Total Best estimate — net	**R0270**						
Risk margin	**R0280**						
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	**R0290**						
Best estimate	**R0300**						
Risk margin	**R0310**						
Technical provisions — total							
Technical provisions — total	**R0320**						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	**R0330**						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	**R0340**						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050						
Technical provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross	R0060						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate — gross	R0260						
Total Best estimate — net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0290						

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Best estimate	R0300						
Risk margin	R0310						
Technical provisions — total							
Technical provisions — total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	R0340						

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050					
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross	R0060					

		Accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150					
Claims provisions						
Gross	R0160					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250					
Total Best estimate — gross	R0260					
Total Best estimate — net	R0270					
Risk margin	R0280					
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	R0290					
Best estimate	R0300					
Risk margin	R0310					
Technical provisions — total						
Technical provisions — total	R0320					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total	R0340					

S.17.02.01

Non-Life Technical Provisions — By countryGross TP calculated as a whole and Gross BE for different countries

			Direct business						
Geographical zone			**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**
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Home country	**R0010**								
EEA countries outside the materiality threshold — not reported by country	**R0020**								
Non-EEA countries outside the materiality threshold — not reported by country	**R0030**								

By country		**C0010**	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Country 1	**R0040**								
…									

Geographical zone			Direct business				
			General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0010	C0090	C0100	C0110	C0120	C0130
Home country	R0010						
EEA countries outside the materiality threshold — not reported by country	R0020						
Non-EEA countries outside the materiality threshold — not reported by country	R0030						

By country		C0010	C0090	C0100	C0110	C0120	C0130
Country 1	R0040						
…							

S.18.01.01

Projection of future cash flows (Best Estimate — Non Life)

		Best Estimate Premium Provision (Gross)				Best Estimate Claim Provision (Gross)				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows		
		Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Year (projection of undiscounted expected cash-flows)										
1	R0010									
2	R0020									
3	R0030									
4	R0040									
5	R0050									
6	R0060									
7	R0070									
8	R0080									
9	R0090									
10	R0100									
11	R0110									
12	R0120									
13	R0130									
14	R0140									

		Best Estimate Premium Provision (Gross)				Best Estimate Claim Provision (Gross)				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows		
		Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Year (projection of undiscounted expected cash-flows)										
15	R0150									
16	R0160									
17	R0170									
18	R0180									
19	R0190									
20	R0200									
21	R0210									
22	R0220									
23	R0230									
24	R0240									
25	R0250									
26	R0260									
27	R0270									
28	R0280									
29	R0290									
30	R0300									
31 & after	R0310									

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Non-life insurance claims

Line of business	Z0010	
Accident year / Underwriting year	Z0020	
Currency	Z0030	
Currency conversion	Z0040	

Gross Claims Paid (non-cumulative)

(absolute amount)

		Development year																		
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170	C0180
Prior	R0100																	R0100		
N-14	R0110																	R0110		
N-13	R0120																	R0120		
N-12	R0130																	R0130		
N-11	R0140																	R0140		
N-10	R0150																	R0150		
N-9	R0160																	R0160		
N-8	R0170																	R0170		
N-7	R0180																	R0180		
N-6	R0190																	R0190		
N-5	R0200																	R0200		
N-4	R0210																	R0210		
N-3	R0220																	R0220		
N-2	R0230																	R0230		
N-1	R0240																	R0240		
N	R0250																	R0250		
																		Total R0260		

Reinsurance Recoveries received (non-cumulative)

(absolute amount)

Year		Development year 0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		In Current year	Sum of years (cumulative)
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750		C0760	C0770
Prior	R0300																	R0300		
N-14	R0310																	R0310		
N-13	R0320																	R0320		
N-12	R0330																	R0330		
N-11	R0340																	R0340		
N-10	R0350																	R0350		
N-9	R0360																	R0360		
N-8	R0370																	R0370		
N-7	R0380																	R0380		
N-6	R0390																	R0390		
N-5	R0400																	R0400		
N-4	R0410																	R0410		
N-3	R0420																	R0420		
N-2	R0430																	R0430		
N-1	R0440																	R0440		
N	R0450																	R0450		
																		Total R0460		

Net Claims Paid (non-cumulative)

(absolute amount)

		Development year																	
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	In Current year	Sum of years (cumulative)
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350	C1360	C1370
Prior	R0500																	R0500	
N-14	R0510																	R0510	
N-13	R0520																	R0520	
N-12	R0530																	R0530	
N-11	R0540																	R0540	
N-10	R0550																	R0550	
N-9	R0560																	R0560	
N-8	R0570																	R0570	
N-7	R0580																	R0580	
N-6	R0590																	R0590	
N-5	R0600																	R0600	
N-4	R0610																	R0610	
N-3	R0620																	R0620	
N-2	R0630																	R0630	
N-1	R0640																	R0640	
N	R0650																	R0650	
																	Total	R0660	

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

		Development year																
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360
Prior	R0100	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		R0100
N-14	R0110																	R0110
N-13	R0120																	R0120
N-12	R0130																	R0130
N-11	R0140																	R0140
N-10	R0150																	R0150
N-9	R0160																	R0160
N-8	R0170																	R0170
N-7	R0180																	R0180
N-6	R0190																	R0190
N-5	R0200																	R0200
N-4	R0210																	R0210
N-3	R0220																	R0220
N-2	R0230																	R0230
N-1	R0240																	R0240
N	R0250																	R0250
Total	R0260																	R0260

Undiscounted Best Estimate Claims Provisions — Reinsurance recoverable

(absolute amount)

		Development year																
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)
		C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950	C0960
Prior	R0300																	R0300
N-14	R0310																	R0310
N-13	R0320																	R0320
N-12	R0330																	R0330
N-11	R0340																	R0340
N-10	R0350																	R0350
N-9	R0360																	R0360
N-8	R0370																	R0370
N-7	R0380																	R0380
N-6	R0390																	R0390
N-5	R0400																	R0400
N-4	R0410																	R0410
N-3	R0420																	R0420
N-2	R0430																	R0430
N-1	R0440																	R0440
N	R0450																	R0450
	Total																	R0460

Net Undiscounted Best Estimate Claims Provisions

(absolute amount)

		Development year																
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end (discounted data)
		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550	C1560
Prior	R0500																	R0500
N-14	R0510																	R0510
N-13	R0520																	R0520
N-12	R0530																	R0530
N-11	R0540																	R0540
N-10	R0550																	R0550
N-9	R0560																	R0560
N-8	R0570																	R0570
N-7	R0580																	R0580
N-6	R0590																	R0590
N-5	R0600																	R0600
N-4	R0610																	R0610
N-3	R0620																	R0620
N-2	R0630																	R0630
N-1	R0640																	R0640
N	R0650																	R0650
Total	R0660																	R0660

Gross Reported but not Settled Claims (RBNS)

(absolute amount)

Year		Development year																
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550	C0560
Prior	R0100																	R0100
N-14	R0110																	R0110
N-13	R0120																	R0120
N-12	R0130																	R0130
N-11	R0140																	R0140
N-10	R0150																	R0150
N-9	R0160																	R0160
N-8	R0170																	R0170
N-7	R0180																	R0180
N-6	R0190																	R0190
N-5	R0200																	R0200
N-4	R0210																	R0210
N-3	R0220																	R0220
N-2	R0230																	R0230
N-1	R0240																	R0240
N	R0250																	R0250
Total	R0260																	R0260

Reinsurance RBNS Claims

(absolute amount)

Year		Development year																
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end
		C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150	C1160
Prior	R0300																	R0300
N-14	R0310																	R0310
N-13	R0320																	R0320
N-12	R0330																	R0330
N-11	R0340																	R0340
N-10	R0350																	R0350
N-9	R0360																	R0360
N-8	R0370																	R0370
N-7	R0380																	R0380
N-6	R0390																	R0390
N-5	R0400																	R0400
N-4	R0410																	R0410
N-3	R0420																	R0420
N-2	R0430																	R0430
N-1	R0440																	R0440
N	R0450																	R0450
																	Total	R0460

Net RBNS Claims

(absolute amount)

Year		Development year																
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	Year end
		C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750	C1760
Prior	R0500																	R0500
N-14	R0510																	R0510
N-13	R0520																	R0520
N-12	R0530																	R0530
N-11	R0540																	R0540
N-10	R0550																	R0550
N-9	R0560																	R0560
N-8	R0570																	R0570
N-7	R0580																	R0580
N-6	R0590																	R0590
N-5	R0600																	R0600
N-4	R0610																	R0610
N-3	R0620																	R0620
N-2	R0630																	R0630
N-1	R0640																	R0640
N	R0650																	R0650
	Total																	R0660

Inflation rates (only in the case of using methods that take into account inflation to adjust data)

		N-14	N-13	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
		C1800	C1810	C1820	C1830	C1840	C1850	C1860	C1870	C1880	C1890	C1900	C1910	C1920	C1930	C1940
Historic inflation rate — total	R0700															
Historic inflation rate: external inflation	R0710															
Historic inflation rate: endogenous inflation	R0720															
		C2000	C2010	C2020	C2030	C2040	C2050	C2060	C2070	C2080	C2090	C2100	C2110	C2120	C2130	C2140
		N+1	N+2	N+3	N+4	N+5	N+6	N+7	N+8	N+9	N+10	N+11	N+12	N+13	N+14	N+15
Expected inflation rate — total	R0730															
Expected inflation rate: external inflation	R0740															
Expected inflation rate: endogenous inflation	R0750															

		C2200
Description of inflation rate used:	R0760	

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Development of the distribution of the claims incurred

Line of business:	**Z0010**	
Accident year/ underwriting year	**Z0020**	

Gross RBNS Claims

		RBNS claims. Open Claims at the beginning of the year								
		Open Claims at the end of the year				Closed Claims at the end of the year:				
						settled with payment			settled without any payment	
		Number of claims	Gross RBNS at the beginning of the year	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross RBNS at the beginning of the year	Gross payments made during the current year	Number of claims ended without any payments	Gross RBNS at the beginning of the year referred to claim settled without any payment
Year		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**
Prior	**R0010**									
N-14	**R0020**									
N-13	**R0030**									
N-12	**R0040**									
N-11	**R0050**									
N-10	**R0060**									
N-9	**R0070**									
N-8	**R0080**									
N-7	**R0090**									
N-6	**R0100**									
N-5	**R0110**									
N-4	**R0120**									
N-3	**R0130**									
N-2	**R0140**									
N-1	**R0150**									

		RBNS claims. Open Claims at the beginning of the year								
		Open Claims at the end of the year				Closed Claims at the end of the year:				
						settled with payment			settled without any payment	
		Number of claims	Gross RBNS at the beginning of the year	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross RBNS at the beginning of the year	Gross payments made during the current year	Number of claims ended without any payments	Gross RBNS at the beginning of the year referred to claim settled without any payment
Year		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Total previous years	R0160									
N	R0170									
Total	R0180									

Gross RBNS Claims

		Claims reported during the year						Reopen Claims during the year				
		Open Claims at the end of the year			Closed Claims at the end of the year:			Open Claims at the end of the year			Closed Claims at the end of the year:	
					settled with payment		settled without any payment					
		Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross payments made during the current year	Number of claims ended without any payments	Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross payments made during the current year
Year		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Prior	R0010											
N-14	R0020											
N-13	R0030											
N-12	R0040											
N-11	R0050											

		Claims reported during the year						Reopen Claims during the year				
		Open Claims at the end of the year			Closed Claims at the end of the year:			Open Claims at the end of the year			Closed Claims at the end of the year:	
					settled with payment		settled without any payment					
		Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross payments made during the current year	Number of claims ended without any payments	Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross payments made during the current year
Year		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
N-10	R0060											
N-9	R0070											
N-8	R0080											
N-7	R0090											
N-6	R0100											
N-5	R0110											
N-4	R0120											
N-3	R0130											
N-2	R0140											
N-1	R0150											
Total previous years	R0160											
N	R0170											
Total	R0180											

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Loss distribution risk profile

Line of business	**Z0010**	
Accident year/ underwriting year	**Z0020**	

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N	Total claims incurred AY/UWY year N	Number of claims AY/UWY year N-1	Total claims incurred AY/UWY year N-1	Number of claims AY/UWY year N-2	Total claims incurred AY/UWY year N-2	Number of claims AY/UWY year N-3	Total claims incurred AY/UWY year N-3	Number of claims AY/UWY year N-4	Total claims incurred AY/UWY year N-4	Number of claims AY/UWY year N-5	Total claims incurred AY/UWY year N-5
		C0030	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**
Bracket 1	**R0010**														
Bracket 2	**R0020**														
Bracket 3	**R0030**														
Bracket 4	**R0040**														
Bracket 5	**R0050**														
Bracket 6	**R0060**														
Bracket 7	**R0070**														
Bracket 8	**R0080**														
Bracket 9	**R0090**														
Bracket 10	**R0100**														
Bracket 11	**R0110**														

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N	Total claims incurred AY/UWY year N	Number of claims AY/UWY year N-1	Total claims incurred AY/UWY year N-1	Number of claims AY/UWY year N-2	Total claims incurred AY/UWY year N-2	Number of claims AY/UWY year N-3	Total claims incurred AY/UWY year N-3	Number of claims AY/UWY year N-4	Total claims incurred AY/UWY year N-4	Number of claims AY/UWY year N-5	Total claims incurred AY/UWY year N-5
		C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Bracket 12	**R0120**														
Bracket 13	**R0130**														
Bracket 14	**R0140**														
Bracket 15	**R0150**														
Bracket 16	**R0160**														
Bracket 17	**R0170**														
Bracket 18	**R0180**														
Bracket 19	**R0190**														
Bracket 20	**R0200**														
Bracket 21	**R0210**														
Total	**R0300**														

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N-6	Total claims incurred AY/UWY year N-6	Number of claims AY/UWY year N-7	Total claims incurred AY/UWY year N-7	Number of claims AY/UWY year N-8	Total claims incurred AY/UWY year N-8	Number of claims AY/UWY year N-9	Total claims incurred AY/UWY year N-9	Number of claims AY/UWY year N-10	Total claims incurred AY/UWY year N-10	Number of claims AY/UWY year N-11	Total claims incurred AY/UWY year N-11
		C0030	C0040	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Bracket 1	**R0010**														
Bracket 2	**R0020**														
Bracket 3	**R0030**														
Bracket 4	**R0040**														
Bracket 5	**R0050**														
Bracket 6	**R0060**														
Bracket 7	**R0070**														
Bracket 8	**R0080**														
Bracket 9	**R0090**														
Bracket 10	**R0100**														
Bracket 11	**R0110**														
Bracket 12	**R0120**														
Bracket 13	**R0130**														
Bracket 14	**R0140**														

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N-6	Total claims incurred AY/UWY year N-6	Number of claims AY/UWY year N-7	Total claims incurred AY/UWY year N-7	Number of claims AY/UWY year N-8	Total claims incurred AY/UWY year N-8	Number of claims AY/UWY year N-9	Total claims incurred AY/UWY year N-9	Number of claims AY/UWY year N-10	Total claims incurred AY/UWY year N-10	Number of claims AY/UWY year N-11	Total claims incurred AY/UWY year N-11
		C0030	C0040	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Bracket 15	R0150														
Bracket 16	R0160														
Bracket 17	R0170														
Bracket 18	R0180														
Bracket 19	R0190														
Bracket 20	R0200														
Bracket 21	R0210														
Total	R0300														

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N-12	Total claims incurred AY/UWY year N-12	Number of claims AY/UWY year N-13	Total claims incurred AY/UWY year N-13	Number of claims AY/UWY year N-14	Total claims incurred AY/UWY year N-14
		C0030	C0040	C0290	C0300	C0310	C0320	C0330	C0340
Bracket 1	R0010								
Bracket 2	R0020								
Bracket 3	R0030								
Bracket 4	R0040								
Bracket 5	R0050								

		Start claims incurred	End claims incurred	Number of claims AY/UWY year N-12	Total claims incurred AY/ UWY year N-12	Number of claims AY/UWY year N-13	Total claims incurred AY/ UWY year N-13	Number of claims AY/UWY year N-14	Total claims incurred AY/ UWY year N-14
		C0030	C0040	C0290	C0300	C0310	C0320	C0330	C0340
Bracket 6	**R0060**								
Bracket 7	**R0070**								
Bracket 8	**R0080**								
Bracket 9	**R0090**								
Bracket 10	**R0100**								
Bracket 11	**R0110**								
Bracket 12	**R0120**								
Bracket 13	**R0130**								
Bracket 14	**R0140**								
Bracket 15	**R0150**								
Bracket 16	**R0160**								
Bracket 17	**R0170**								
Bracket 18	**R0180**								
Bracket 19	**R0190**								
Bracket 20	**R0200**								
Bracket 21	**R0210**								
Total	**R0300**								

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Underwriting risks non-life

Risk identification code	Identification of the company / person to which the risk relates	Description risk	Line of business	Description risk category covered	Validity period (start date)	Validity period (expiry date)	Currency	Sum insured	Original deductible policyholder	Type of underwriting model
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(cont.)

Amount underwriting model	Sum reinsured on a facultative basis, with all reinsurers	Sum reinsured, other than on facultative basis, with all reinsurers	Net retention of the insurer
C0120	C0130	C0140	C0150

S.21.03.01

Non-life distribution of underwriting risks — by sum insured

Line of business	Z0010	

		Start sum insured	End sum insured	Number of underwriting risks	Total sum insured	Total annual written premium
		C0020	C0030	C0040	C0050	C0060
Bracket 1	R0010					
Bracket 2	R0020					
Bracket 3	R0030					
Bracket 4	R0040					
Bracket 5	R0050					
Bracket 6	R0060					
Bracket 7	R0070					

		Start sum insured	End sum insured	Number of underwriting risks	Total sum insured	Total annual written premium
		C0020	C0030	C0040	C0050	C0060
Bracket 8	R0080					
Bracket 9	R0090					
Bracket 10	R0100					
Bracket 11	R0110					
Bracket 12	R0120					
Bracket 13	R0130					
Bracket 14	R0140					
Bracket 15	R0150					
Bracket 16	R0160					
Bracket 17	R0170					
Bracket 18	R0180					
Bracket 19	R0190					
Bracket 20	R0200					
Bracket 21	R0210					
Total	R0220					

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Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)								
			Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	**R0010**										
Basic own funds	**R0020**										
Excess of assets over liabilities	**R0030**										
Restricted own funds due to ring-fencing and matching portfolio	**R0040**										
Eligible own funds to meet Solvency Capital Requirement	**R0050**										
Tier 1	**R0060**										
Tier 2	**R0070**										
Tier 3	**R0080**										
Solvency Capital Requirement	**R0090**										
Eligible own funds to meet Minimum Capital Requirement	**R0100**										
Minimum Capital Requirement	**R0110**										

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Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)								
			Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	**R0010**										
Basic own funds	**R0020**										
Excess of assets over liabilities	**R0030**										
Restricted own funds due to ring-fencing and matching portfolio	**R0040**										
Eligible own funds to meet Solvency Capital Requirement	**R0050**										
Tier 1	**R0060**										
Tier 2	**R0070**										
Tier 3	**R0080**										
Solvency Capital Requirement	**R0090**										

SR.22.02.01

Projection of future cash flows (Best Estimate — Matching portfolios)

Matching portfolio	Z0010	

		Projection of future cash-flows at the end of the reporting period			Mismatch during reporting period	
		Longevity, mortality and revision obligations cash outflows	Expenses cash outflows	De-risked Assets cash-flows	Positive undiscounted mismatch (inflows > outflows)	Negative undiscounted mismatch (inflows < outflows)
		C0020	C0030	C0040	C0050	C0060
Year (projection of undiscounted expected cash-flows)						
1	R0010					
2	R0020					
3	R0030					
4	R0040					
5	R0050					
6	R0060					
7	R0070					
8	R0080					
9	R0090					
10	R0100					
11	R0110					
12	R0120					
13	R0130					
14	R0140					
15	R0150					
16	R0160					

		Projection of future cash-flows at the end of the reporting period			Mismatch during reporting period	
		Longevity, mortality and revision obligations cash outflows	Expenses cash outflows	De-risked Assets cash-flows	Positive undiscounted mismatch (inflows > outflows)	Negative undiscounted mismatch (inflows < outflows)
		C0020	C0030	C0040	C0050	C0060
Year (projection of undiscounted expected cash-flows)						
17	R0170					
18	R0180					
19	R0190					
20	R0200					
21	R0210					
22	R0220					
23	R0230					
24	R0240					
25	R0250					
26	R0260					
27	R0270					
28	R0280					
29	R0290					
30	R0300					
31	R0310					
32	R0320					
33	R0330					
34	R0340					
35	R0350					
36	R0360					

		Projection of future cash-flows at the end of the reporting period			Mismatch during reporting period	
		Longevity, mortality and revision obligations cash outflows	Expenses cash outflows	De-risked Assets cash-flows	Positive undiscounted mismatch (inflows > outflows)	Negative undiscounted mismatch (inflows < outflows)
		C0020	C0030	C0040	C0050	C0060
Year (projection of undiscounted expected cash-flows)						
37	R0370					
38	R0380					
39	R0390					
40	R0400					
41-45	R0410					
46-50	R0420					
51-60	R0430					
61-70	R0440					
71 & after	R0450					

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Information on the matching adjustment calculation

Matching portfolio	**Z0010**	

		C0010
Overall calculation of the matching adjustment		
Annual effective rate applied to the CF of the obligations	**R0010**	
Annual effective rate of the best estimate	**R0020**	
Probability of default used to de-risk assets cash flows	**R0030**	
Portion of the fundamental spread not reflected when de-risking assets cash flows	**R0040**	
Increase of fundamental spread for sub investment grade assets	**R0050**	
Matching adjustment to the risk free rate	**R0060**	
SCR		
Mortality risk stress for the purpose of matching adjustment	**R0070**	
Portfolio		
Market value of assets of the portfolio	**R0080**	
Market value of assets linked to inflation	**R0090**	
Best estimate linked to inflation	**R0100**	
Market value assets where third party can change the cash flows	**R0110**	
Return on assets — portfolio assets	**R0120**	
Market value of surrended contracts	**R0130**	
Number of surrender options exercised	**R0140**	
Market value of assets applied	**R0150**	
Surrender rights satisfied to policyholders	**R0160**	
Liabilities		
Duration	**R0170**	

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Information on the transitional on interest rates calculation

Overall calculation of the transitional adjustment

Currency	Z0010	

		C0010
Solvency I Interest rate	**R0010**	
Annual effective rate	**R0020**	
Portion of the difference applied at the reporting date	**R0030**	
Adjustment to risk free rate	**R0040**	

Solvency I Interest rate

Currency	Z0010

		Best estimate	Average duration of insurance and reinsurance obligations
		C0020	C0030
Up to 0,5 per cent	**R0100**		
Above 0,5 % and up to 1,0 %	**R0110**		
Above 1,0 % and up to 1,5 %	**R0120**		
Above 1,5 % and up to 2,0 %	**R0130**		
Above 2,0 % and up to 2,5 %	**R0140**		
Above 2,5 % and up to 3,0 %	**R0150**		
Above 3,0 % and up to 4,0 %	**R0160**		
Above 4,0 % and up to 5,0 %	**R0170**		
Above 5,0 % and up to 6,0 %	**R0180**		
Above 6,0 % and up to 7,0 %	**R0190**		
Above 7,0 % and up to 8,0 %	**R0200**		
Above 8,0 %	**R0210**		

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Overall calculation of the transitional on technical provisions

		C0010
Day 1 Solvency II technical provisions	**R0010**	
Technical provisions subject to transitional measure on technical provisions		
TP calculated as a whole	**R0020**	
Best estimate	**R0030**	
Risk magin	**R0040**	
Solvency I technical provisions	**R0050**	
Portion of the difference adjusted	**R0060**	
Limitation applied in accordance to Article 308d(4)	**R0070**	
Technical provision after transitional on technical provisions	**R0080**	

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Best estimate subject to volatility adjustment by country and currency

Line of Business	**Z0010**	

	By currency	
	C0010	…
R0010		

Best estimate subject to country and currency volatility adjustment — Total and home country by currency

			Total value of Best Estimate subject to volatility adjustment (for all currencies)	**Part of the Best Estimate subject to volatility adjustment written in the reporting currency**	**Part of the Best Estimate subject to volatility adjustment written in currencies**	
			C0030	**C0040**	**C0050**	…
Total value of Best Estimate subject to volatility adjustment in all countries	**R0020**					
Total value of Best Estimate subject to volatility adjustment in the Home country	**R0030**					

Best estimate subject to country and currency volatility adjustment — By country and currency

		Countries	Total value of Best Estimate subject to volatility adjustment (for all currencies)	Part of the Best Estimate subject to volatility adjustment written in the reporting currency	Part of the Best Estimate subject to volatility adjustment written in currencies	
		C0020	C0030	C0040	C0050	…
Country 1	**R0040**					
…						

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Own funds

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	**R0010**					
Share premium account related to ordinary share capital	**R0030**					
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings	**R0040**					
Subordinated mutual member accounts	**R0050**					
Surplus funds	**R0070**					
Preference shares	**R0090**					
Share premium account related to preference shares	**R0110**					
Reconciliation reserve	**R0130**					
Subordinated liabilities	**R0140**					

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290					
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500					
Total available own funds to meet the MCR	R0510					
Total eligible own funds to meet the SCR	R0540					
Total eligible own funds to meet the MCR	R0550					
SCR	R0580					
MCR	R0600					
Ratio of Eligible own funds to SCR	R0620					
Ratio of Eligible own funds to MCR	R0640					

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	
Expected profits		
Expected profits included in future premiums (EPIFP) — Life business	R0770	
Expected profits included in future premiums (EPIFP) — Non- life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	

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Own funds

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130					
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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	R0220					
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290					
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive **2009/138/EC**	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls — other than under **first subparagraph** of Article 96(3) of the Directive **2009/138/EC**	R0370					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Own funds aggregated when using the D&A and combination of method net of IGT	R0460					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520					
Total available own funds to meet the minimum consolidated group SCR	R0530					
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560					
Total eligible own funds to meet the minimum consolidated group SCR	R0570					
Consolidated Group SCR	R0590					
Minimum consolidated Group SCR	R0610					
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630					
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650					
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660					
SCR for entities included with D&A method	R0670					
Group SCR	R0680					
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690					

		C0060
Reconciliation reserve		
Excess of assets over liabilities	**R0700**	
Own shares (held directly and indirectly)	**R0710**	
Foreseeable dividends, distributions and charges	**R0720**	
Other basic own fund items	**R0730**	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	**R0740**	
Other non available own funds	**R0750**	
Reconciliation reserve	**R0760**	
Expected profits		
Expected profits included in future premiums (EPIFP) — Life business	**R0770**	
Expected profits included in future premiums (EPIFP) — Non- life business	**R0780**	
Total Expected profits included in future premiums (EPIFP)	**R0790**	

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Detailed information by tiers on own funds

		Total	Tier 1		Tier 2		Tier 3
			Total Tier 1	Of which counted under transitionals	Tier 2	Of which counted under transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060
Ordinary share capital							
Paid in	**R0010**						
Called up but not yet paid in	**R0020**						
Own shares held	**R0030**						
Total ordinary share capital	**R0100**						
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings							
Paid in	**R0110**						
Called up but not yet paid in	**R0120**						
Total initial fund members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings	**R0200**						
Subordinated mutual members accounts							
Dated subordinated	**R0210**						
Undated subordinated with a call option	**R0220**						
Undated subordinated with no contractual opportunity to redeem	**R0230**						

		Total	Tier 1		Tier 2		Tier 3
			Total Tier 1	Of which counted under transitionals	Tier 2	Of which counted under transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060
Total subordinated mutual members accounts	**R0300**						
Preference shares							
Dated preference shares	**R0310**						
Undated preference shares with a call option	**R0320**						
Undated preference shares with no contractual opportunity to redeem	**R0330**						
Total preference shares	**R0400**						
Subordinated liabilities							
Dated subordinated liabilities	**R0410**						
Undated subordinated liabilities with a contractual opportunity to redeem	**R0420**						
Undated subordinated liabilities with no contractual opportunity to redeem	**R0430**						
Total subordinated liabilities	**R0500**						

Ancillary own funds		Tier 2		Tier 3	
		Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
		C0070	C0080	C0090	C0100
Items for which an amount was approved	R0510				
Items for which a method was approved	R0520				

Excess of assets over liabilities — attribution of valuation differences		Total	Explanation
		C0110	C0120
Difference in the valuation of assets	R0600		
Difference in the valuation of technical provisions	R0610		
Difference in the valuation of other liabilities	R0620		
Total of reserves and retained earnings from financial statements	R0630		
Other, please explain why you need to use this line.	R0640		
Reserves from financial statements adjusted for Solvency II valuation differences	R0650		
Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	R0660		
Excess of assets over liabilities	R0700		

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Detailed information by tiers on own funds

		Total	Tier 1		Tier 2		Tier 3
			Total Tier 1	Of which counted under transitionals	Tier 2	Of which counted under transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060
Ordinary share capital							
Paid in	**R0010**						
Called up but not yet paid in	**R0020**						
Own shares held	**R0030**						
Total ordinary share capital	**R0100**						
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings							
Paid in	**R0110**						
Called up but not yet paid in	**R0120**						
Total initial fund members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings	**R0200**						
Subordinated mutual members accounts							
Dated subordinated	**R0210**						
Undated subordinated with a call option	**R0220**						

		Total	Tier 1		Tier 2		Tier 3
			Total Tier 1	Of which counted under transitionals	Tier 2	Of which counted under transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060
Undated subordinated with no contractual opportunity to redeem	R0230						
Total subordinated mutual members accounts	R0300						
Preference shares							
Dated preference shares	R0310						
Undated preference shares with a call option	R0320						
Undated preference shares with no contractual opportunity to redeem	R0330						
Total preference shares	R0400						
Subordinated liabilities							
Dated subordinated liabilities	R0410						
Undated subordinated liabilities with a contractual opportunity to redeem	R0420						
Undated subordinated liabilities with no contractual opportunity to redeem	R0430						
Total subordinated liabilities	R0500						

Ancillary own funds		Tier 2		Tier 3	
		Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
		C0070	C0080	C0090	C0100
Items for which an amount was approved	R0510				
Items for which a method was approved	R0520				

Excess of assets over liabilities — attribution of valuation differences		Total	Explanation
		C0110	C0120
Difference in the valuation of assets	R0600		
Difference in the valuation of technical provisions	R0610		
Difference in the valuation of other liabilities	R0620		
Total of reserves and retained earnings from financial statements	R0630		
Other, please explain why you need to use this line.	R0640		
Reserves from financial statements adjusted for Solvency II valuation differences	R0650		
Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	R0660		
Excess of assets over liabilities	R0700		

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Annual movements on own funds

		Balance b/ fwd	Increase	Reduction	Balance c/ fwd
		C0010	C0020	C0030	C0060
Ordinary share capital — movements in the reporting period					
Paid in	**R0010**				
Called up but not yet paid in	**R0020**				
Own shares held	**R0030**				
Total ordinary share capital	**R0100**				
Share premium account related to ordinary share capital — movements in the reporting period					
Tier 1	**R0110**				
Tier 2	**R0120**				
Total	**R0200**				
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings — movements in the reporting period					
Paid in	R0210				
Called up but not yet paid in	**R0220**				
Total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings	**R0300**				

		Balance b/ fwd	Issued	Re-deemed	Move-ments in valuation	Regula-tory ac-tion	Balance c/ fwd
		C0010	C0070	C0080	C0090	C0100	C0060
Subordinated mutual members accounts — movements in the reporting period							
Tier 1	R0310						
Tier 2	R0320						
Tier 3	R0330						
Total subordinated mutual members accounts	R0400						

		Balance b/ fwd	Balance c/ fwd
		C0010	C0060
Surplus funds	R0500		

		Balance b/ fwd	Increase	Reduc-tion	Balance c/ fwd
		C0010	C0020	C0030	
Preference shares — movements in the reporting period					
Tier 1	R0510				
Tier 2	R0520				
Tier 3	R0530				
Total preference shares	R0600				
Share premium relating to preference shares					
Tier 1	R0610				

Tier 2	R0620					
Tier 3	R0630					
Total	R0700					

		Balance b/ fwd	Issued	Re-deemed	Move-ments in valuation	Regula-tory ac-tion	Balance c/ fwd
		C0010	C0070	C0080	C0090	C0100	C0060
Subordinated liabilities — movements in the reporting period							
Tier 1	R0710						
Tier 2	R0720						
Tier 3	R0730						
Total subordinated liabilities	R0800						

		Balance b/ fwd	Balance c/ fwd
		C0010	C0060
An amount equal to the value of net deferred tax assets	R0900		

		Balance b/ fwd	Issued	Re-deemed	Move-ments in valuation	Balance c/ fwd
		C0010	C0070	C0080	C0090	C0060
Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period						
Tier 1 to be treated as unrestricted	R1000					
Tier 1 to be treated as restricted	R1010					
Tier 2	R1020					
Tier 3	R1030					
Total of other items approved by supervisory authority as basic own funds items not specified above	R1100					

		Balance b/fwd	New amount made available	Reduction to amount available	Called up to basic own fund	Balance c/fwd
		C0010	C0110	C0120	C0130	C0060
Ancillary own funds — movements in the reporting period						
Tier 2	**R1110**					
Tier 3	**R1120**					
Total ancillary own funds	**R1200**					

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Annual movements on own funds

		Balance b/fwd	Increase	Reduction	Balance c/fwd
		C0010	C0020	C0030	C0060
Ordinary share capital — movements in the reporting period					
Paid in	**R0010**				
Called up but not yet paid in	**R0020**				
Own shares held	**R0030**				
Total ordinary share capital	**R0100**				
Share premium account related to ordinary share capital — movements in the reporting period					
Tier 1	**R0110**				
Tier 2	**R0120**				
Total	**R0200**				
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings — movements in the reporting period					

Paid in	R0210					
Called up but not yet paid in	**R0220**					
Total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings	**R0300**					

		Balance b/ fwd	**Issued**	**Re-deemed**	**Move-ments in valuation**	**Regula-tory ac-tion**	**Balance c/ fwd**
		C0010	**C0070**	**C0080**	**C0090**	**C0100**	**C0060**
Subordinated mutual members accounts — movements in the reporting period							
Tier 1	**R0310**						
Tier 2	**R0320**						
Tier 3	**R0330**						
Total subordinated mutual members accounts	**R0400**						

		Balance b/ fwd	**Balance c/ fwd**
		C0010	**C0060**
Surplus funds	**R0500**		

		Balance b/ fwd	**Increase**	**Reduc-tion**	**Balance c/ fwd**
		C0010	**C0020**	**C0030**	
Preference shares — movements in the reporting period					
Tier 1	**R0510**				

Tier 2	R0520				
Tier 3	R0530				
Total preference shares	R0600				
Share premium relating to preference shares					
Tier 1	R0610				
Tier 2	R0620				
Tier 3	R0630				
Total	R0700				

	Balance b/fwd	Issued	Re-deemed	Move-ments in valuation	Regula-tory ac-tion	Balance c/fwd
	C0010	C0070	C0080	C0090	C0100	C0060
Subordinated liabilities — movements in the reporting period						
Tier 1 R0710						
Tier 2 R0720						
Tier 3 R0730						
Total subordinated liabilities R0800						

	Balance b/fwd	Balance c/fwd
	C0010	C0060
An amount equal to the value of net deferred tax assets R0900		

		Balance b/fwd	Issued	Re-deemed	Move-ments in valuation	Balance c/fwd
		C0010	C0070	C0080	C0090	C0060
Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period						
Tier 1 to be treated as unrestricted	R1000					
Tier 1 to be treated as restricted	R1010					
Tier 2	R1020					
Tier 3	R1030					
Total of other items approved by supervisory authority as basic own funds items not specified above	R1100					

		Balance b/fwd	New amount made available	Reduction to amount available	Called up to basic own fund	Balance c/fwd
		C0010	C0110	C0120	C0130	C0060
Ancillary own funds — movements in the reporting period						
Tier 2	R1110					
Tier 3	R1120					
Total ancillary own funds	R1200					

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List of items on own funds

Description of subordinated mutual members' accounts	Amount	Tier	Currency Code	Counted under transitionals?	Counterparty (if specific)	Issue date
C0010	C0020	C0030	C0040	C0070	C0080	C0090

(cont.)

Maturity date	First call date	Details of further call dates	Details of incentives to redeem	Notice period	Buy back during the year
C0100	C0110	C0120	C0130	C0140	C0160

Description of preference shares	Amount	Counted under transitionals?	Counterparty (if specific)	Issue date	First call date	Details of further call dates	Details of incentives to redeem
C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

Description of subordinated liabilities	Amount	Tier	Currency Code	Lender (if specific)	Counted under transitionals?	Issue date
C0270	C0280	C0290	C0300	C0320	C0330	C0350

(cont.)

Maturity date	First call date	Further call dates	Details of incentives to redeem	Notice period
C0360	C0370	C0380	C0390	C0400

Other items approved by supervisory authority as basic own funds not specified above	Amount	Currency Code	Tier 1	Tier 2	Tier 3	Date of authorisation
C0450	C0460	C0470	C0480	C0490	C0500	C0510

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

Description of item	Total
C0570	C0580

Description of ancillary own funds	Amount	Counterpart	Issue date	Date of authorisation
C0590	C0600	C0610	C0620	C0630

Adjustment for ring fenced funds and matching adjustment portfolios

Number of ring-fenced fund/Matching adjustment portfolios		Notional SCR	Notional SCR (negative results set to zero)	Excess of assets over liablities	Future transfers attributable to shareholders	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
C0660		C0670	C0680	C0690	C0700	C0710
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0010					
	R0020					

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List of items on own funds

Description of subordinated mutual members' accounts	Amount	Tier	Currency Code	Issuing entity	Lender (if specific)	Counted under transitionals?
C0010	C0020	C0030	C0040	C0050	C0060	C0070

(cont.)

Counterparty (if specific)	Issue date	Maturity date	First call date	Details of further call dates	Details of incentives to redeem	Notice period
C0080	C0090	C0100	C0110	C0120	C0130	C0140

(cont.)

Name of supervisory authority having given authorisation	Buy back during the year	% of the issue held by entities in the group	Contribution to group subordinated MMA
C0150	C0160	C0170	C0180

Description of preference shares	Amount	Counted under transitionals?	Counterparty (if specific)	Issue date	First call date	Details of further call dates	Details of incentives to redeem
C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

Description of subordinated liabilities	Amount	Tier	Currency Code	Issuing entity	Lender (if specific)	Counted under transitionals?
C0270	C0280	C0290	C0300	C0310	C0320	C0330

(cont.)

Counterparty (if specific)	Issue date	Maturity date	First call date	Further call dates	Details of incentives to redeem	Notice period
C0340	C0350	C0360	C0370	C0380	C0390	C0400

(cont.)

Name of supervisory authority having given authorisation	Buy back during the year	% of the issue held by entities in the group	Contribution to group subordinated liabilities
C0410	C0420	C0430	C0440

Other items approved by supervisory authority as basic own funds not specified above	Amount	Currency Code	Tier 1	Tier 2	Tier 3	Date of authorisation
C0450	C0460	C0470	C0480	C0490	C0500	C0510

(cont.)

Name of supervisory authority having given authorisation	Name of entity concerned	Buy back during the year	% of the issue held by entities in the group	Contribution to group other basic own funds
C0520	C0530	C0540	C0550	C0560

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

Description of item	Total
C0570	C0580

Description of ancillary own funds	Amount	Counterpart	issue date	Date of authorisation	Name of supervisory authority having given authorisation	Name of entity concerned
C0590	C0600	C0610	C0620	C0630	C0640	C0650

(cont.)

Adjustment for ring fenced funds and matching adjustment portfolios

Number of ring-fenced fund/Matching adjustment portfolios		Notional SCR	Notional SCR (negative results set to zero)	Excess of assets over liablities	Future transfers attributable to shareholders	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
C0660		C0670	C0680	C0690	C0700	C0710
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0010					
	R0020					

Calculation of non available own funds at group level (such a calculation has to be done entity by entity)

Non available own funds at group level — exceeding the contribution of solo SCR to Group SCR

Related (Re)insurance undertakings, Insurance Holding Company, Mixed financial Holding Company, ancillary entities and SPV included in the scope of the group calculation	Country	Contribution of solo SCR to Group SCR	Non available minority interests	Non available own funds related to other own funds items approved by supervisory authority	Non available surplus funds	Non available called but not paid in capital
C0720	C0730	C0740	C0750	C0760	C0770	C0780

(cont.)

Non available ancillary own funds	Non available subordinated mutual member accounts	Non available preference shares	Non available Subordinated Liabilites	The amount equal to the value of net deferred tax assets not available at the group level	Non available share premium account related to preference shares at group level	Total non available excess own funds
C0790	C0800	C0810	C0820	C0830	C0840	C0850

Related (Re)insurance undertakings, Insurance Holding Company, Mixed financial Holding Company, ancillary entities and SPV included in the scope of the group calculation	Country	Contribution of solo SCR to Group SCR	Non available minority interests	Non available own funds related to other own funds items approved by supervisory authority	Non available surplus funds	Non available called but not paid in capital	Non available ancillary own funds
			C0860	C0870	C0880	C0890	C0900
Total							

Related (Re)insurance undertakings, Insurance Holding Company, Mixed financial Holding Company, ancillary entities and SPV included in the scope of the group calculation	Non available subordinated mutual member accounts	Non available preference shares	Non available Subordinated Liabilites	The amount equal to the value of net deferred tax assets not available at the group level	Non available share premium account related to preference shares at group level	Total non available excess own funds
	C0910	C0920	C0930	C0940	C0950	C0960
Total						

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Participations heldParticipations in related undertakings that are financial and credit institutions (fully or partially) deducted according to article 68 of the Commission Delegated Regulation (EU) 2015/35

Table 1 — Participations in related undertakings that are financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (1) of the Delegated Regulation (EU) 2015/35

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Common Equity Tier 1	Additional Tier 1	Tier 2
C0010	C0020	C0030	C0040	C0050	C0060	C0070

Table 2 consolidated strategic participations for the purpose of deductions under Article 68 (2) of the Delegated Regulation (EU) 2015/35— Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69, not including

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Common Equity Tier 1	Additional Tier 1	Tier 2
C0080	C0090	C0100	C0110	C0120	C0130	C0140

			Total	Common Equity Tier 1	Additional Tier 1	Tier 2
			C0150	C0160	C0170	C0180
Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)						

Own funds deductions

		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2
		C0190	C0200	C0210	C0220
R0010	Article 68 (1) deduction				
R0020	Article 68 (2) deduction				
R0030	Total				

SCR treatment

Participations in related undertakings that are financial and credit institutions not (fully) deducted according to article 68 of the Commission Delegated Regulation (EU) 2015/35

Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3)).

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
C0230	C0240	C0250	C0260	C0270	C0280	C0290

Table 4 — Participations in related undertakings that are financial and credit institutions which are strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35), not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to art 68(1) and 68 (2) (It should include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
C0300	C0310	C0320	C0330	C0340	C0350	C0360

Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation 2015/35

(It should include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
C0370	C0380	C0390	C0400	C0410	C0420	C0430

Participations in related undertakings that are not financial and credit institutions

Table 6 — Other strategic participations not in financial and credit institution

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
C0440	C0450	C0460	C0470	C0480	C0490	C0500

Table 7 — Other non-strategic participations not in financial and credit institution

Name of related undertaking	Asset ID Code	Asset ID Code type	Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
C0510	C0520	C0530	C0540	C0550	C0560	C0570

Total for SCR calculation

		Total	Type 1 Equity	Type 2 Equity	Subordinated liabilities
		C0580	C0590	C0600	C0610
R0040	Total participations in related undertakings that are financial and credit institutions				
R0050	of which strategic (method 1 or less than 10 % not method 1)				
R0060	of which non-strategic (less than 10 %)				
R0070	Total participations in related undertakings that are not financial and credit institutions				
R0080	of which strategic				
R0090	of which non-strategic				

Total all participations

	Total
	C0620
Total of all participations	

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Solvency Capital Requirement — for undertakings on Standard Formula

Article 112 **Z0010** A001

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	**C0040**	**C0050**
Market risk	**R0010**			
Counterparty default risk	**R0020**			
Life underwriting risk	**R0030**			
Health underwriting risk	**R0040**			
Non-life underwriting risk	**R0050**			
Diversification	**R0060**			
Intangible asset risk	**R0070**			
Basic Solvency Capital Requirement	**R0100**			

Calculation of Solvency Capital Requirement		**C0100**
Adjustment due to RFF/MAP nSCR aggregation	**R0120**	
Operational risk	**R0130**	
Loss-absorbing capacity of technical provisions	**R0140**	
Loss-absorbing capacity of deferred taxes	**R0150**	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	**R0160**	
Solvency Capital Requirement excluding capital add-on	**R0200**	
Capital add-on already set	**R0210**	
Solvency capital requirement	**R0220**	
Other information on SCR		

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirements for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420			
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430			
Diversification effects due to RFF nSCR aggregation for article 304	R0440			
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450			
Net future discretionary benefits	R0460			

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Solvency Capital Requirement — for groups on Standard Formula

Article 112 **Z0010**

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010			
Counterparty default risk	R0020			
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060			
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100			

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Calculation of Solvency Capital Requirement		C0100		
Adjustment due to RFF/MAP nSCR aggregation	R0120			
Operational risk	R0130			
Loss-absorbing capacity of technical provisions	R0140			
Loss-absorbing capacity of deferred taxes	R0150			
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160			
Solvency Capital Requirement excluding capital add-on	R0200			
Capital add-ons already set	R0210			
Solvency capital requirement for undertakings under consolidated method	R0220			
Other information on SCR				
Capital requirement for duration-based equity risk sub-module	R0400			
Total amount of Notional Solvency Capital Requirements for remaining part	R0410			
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420			
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430			
Diversification effects due to RFF nSCR aggregation for article 304	R0440			
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450			
Net future discretionary benefits	R0460			
Minimum consolidated group solvency capital requirement	R0470			
Information on other entities				

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500			
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510			
Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	R0520			
Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	R0530			
Capital requirement for non-controlled participation requirements	R0540			
Capital requirement for residual undertakings	R0550			
Overall SCR				
SCR for undertakings included via D and A	R0560			
Solvency capital requirement	R0570			

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Solvency Capital Requirement — for undertakings on Standard Formula

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

		Net solvency capital requirement	Gross solvency capital requirement
		C0030	**C0040**
Market risk	**R0010**		
Counterparty default risk	**R0020**		
Life underwriting risk	**R0030**		
Health underwriting risk	**R0040**		
Non-life underwriting risk	**R0050**		
Diversification	**R0060**		
Intangible asset risk	**R0070**		
Basic Solvency Capital Requirement	**R0100**		

Calculation of Solvency Capital Requirement		**C0100**
Operational risk	**R0130**	
Loss-absorbing capacity of technical provisions	**R0140**	
Loss-absorbing capacity of deferred taxes	**R0150**	
Solvency Capital Requirement	**R0200**	
Net future discretionary benefits	**R0460**	

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Solvency Capital Requirement — for undertakings using the standard formula and partial internal model

Unique number of component	Compo-nents description	Calculation of the Solvency Capital Requirement	Allocation from adjust-ments due to RFF and Matching adjustments port-folios	Consideration of the future management actions regarding technical provi-sions and/or deferred taxes	Amount modelled
C0010	C0020	C0030	C0050	C0060	C0070

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
C0010	C0020	C0030	C0050	C0060	C0070
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430				
Diversification effects due to RFF nSCR aggregation for article 304	R0440				
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450				
Net future discretionary benefits	R0460				

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Solvency Capital Requirement — for groups using the standard formula and partial internal model

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
C0010	C0020	C0030	C0050	C0060	C0070

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
C0010	C0020	C0030	C0050	C0060	C0070
Solvency capital requirement for undertakings under consolidated method	**R0220**				
Other information on SCR					
Amount/estimate of the overall loss-absorbing capacity of technical provisions	**R0300**				
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	**R0310**				
Capital requirement for duration-based equity risk sub-module	**R0400**				
Total amount of Notional Solvency Capital Requirements for remaining part	**R0410**				
Total amount of Notional Solvency Capital Requirement for ring fenced funds	**R0420**				
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	**R0430**				
Diversification effects due to RFF nSCR aggregation for article 304	**R0440**				
Method used to calculate the adjustment due to RFF/ MAP nSCR aggregation	**R0450**				
Net future discretionary benefits	**R0460**				
Minimum consolidated group solvency capital requirement	**R0470**				
Information on other entities					
Capital requirement for other financial sectors (Non-insurance capital requirements)	**R0500**				

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
C0010	C0020	C0030	C0050	C0060	C0070
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	**R0510**				
Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	**R0520**				
Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	**R0530**				
Capital requirement for non-controlled participation requirements	**R0540**				
Capital requirement for residual undertakings	**R0550**				
Overall SCR					
SCR for undertakings included via D and A	**R0560**				
Solvency capital requirement	**R0570**				

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Solvency Capital Requirement — for undertakings using the standard formula and partial internal model

Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Unique number of component	Compo-nents description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes	Amount modelled
C0010	**C0020**	**C0030**	**C0060**	**C0070**

Calculation of Solvency Capital Requirement		**C0100**
Total undiversified components	**R0110**	
Diversification	**R0060**	
Solvency capital requirement excluding capital add-on	**R0200**	
Capital add-ons already set	**R0210**	
Solvency capital requirement	**R0220**	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	**R0300**	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	**R0310**	
Net future discretionary benefits	**R0460**	

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Solvency Capital Requirement — for undertakings on Full Internal Models

Unique number of component	Compo-nents description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes
C0010	C0020	C0030	C0060

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Net future discretionary benefits	R0460	

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Solvency Capital Requirement — for groups on Full Internal Models

Unique number of component	Compo-nents description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes
C0010	C0020	C0030	C0060

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Net future discretionary benefits	R0460	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes
C0010	C0020	C0030	C0060
Capital requirement for other financial sectors (Non-insurance capital requirements)	**R0500**		
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	**R0510**		
Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	**R0520**		
Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	**R0530**		
Capital requirement for non-controlled participation requirements	**R0540**		
Capital requirement for residual undertakings	**R0550**		

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Solvency Capital Requirement — for undertakings on Full Internal Models

Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Unique number of component	Compo-nents description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes
C0010	**C0020**	**C0030**	**C0060**

Calculation of Solvency Capital Requirement		**C0100**
Total undiversified components	**R0110**	
Diversification	**R0060**	
Solvency capital requirement excluding capital add-on	**R0200**	
Capital add-ons already set	**R0210**	
Solvency capital requirement	**R0220**	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	**R0300**	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	**R0310**	
Net future discretionary benefits	**R0460**	

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Solvency Capital Requirement — Market risk

Article 112	**Z0010**	

		C0010
Simplifications used		
Simplifications — spread risk — bonds and loans	**R0010**	
Captives simplifications — interest rate risk	**R0020**	
Captives simplifications -spread risk on bonds and loans	**R0030**	
Captives simplifications — market concentration risk	**R0040**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
Market risk — Basic information		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Interest rate risk	**R0100**							
interest rate down shock	**R0110**							
interest rate up shock	**R0120**							
Equity risk	**R0200**							
type 1 equities	**R0210**							
type 1 equity	**R0220**							
strategic participations (type 1 equities)	**R0230**							
duration-based (type 1 equities)	**R0240**							
type 2 equities	**R0250**							
type 2 equity	**R0260**							
strategic participations (type 2 equities)	**R0270**							
duration-based (type 2 equities)	**R0280**							

Market risk — Basic information		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Property risk	R0300							
Spread risk	R0400							
bonds and loans	R0410							
credit derivatives	R0420							
downward shock on credit derivatives	R0430							
upward shock on credit derivatives	R0440							
Securitisation positions	R0450							
type 1 securitisations	R0460							
type 2 securitisations	R0470							
resecuritisations	R0480							
Market risk concentrations	R0500							
Currency risk	R0600							
increase in the value of the foreign currency	R0610							
decrease in the value of the foreign currency	R0620							
Diversification within market risk module	R0700							
Total market risk	R0800							

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Solvency Capital Requirement — Market risk

Article 112	**Z0010**	

Simplifications used		**C0010**
Simplifications — spread risk — bonds and loans	**R0010**	
Captives simplifications — interest rate risk	**R0020**	
Captives simplifications -spread risk on bonds and loans	**R0030**	
Captives simplifications — market concentration risk	**R0040**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
Market risk — Basic information		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Interest rate risk	**R0100**							
interest rate down shock	**R0110**							
interest rate up shock	**R0120**							
Equity risk	**R0200**							
type 1 equities	**R0210**							
type 1 equity	**R0220**							
strategic participations (type 1 equities)	**R0230**							
duration-based (type 1 equities)	**R0240**							
type 2 equities	**R0250**							
type 2 equity	**R0260**							
strategic participations (type 2 equities)	**R0270**							
duration-based (type 2 equities)	**R0280**							

Market risk — Basic information		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Property risk	R0300							
Spread risk	R0400							
bonds and loans	R0410							
credit derivatives	R0420							
downward shock on credit derivatives	R0430							
upward shock on credit derivatives	R0440							
Securitisation positions	R0450							
type 1 securitisations	R0460							
type 2 securitisations	R0470							
resecuritisations	R0480							
Market risk concentrations	R0500							
Currency risk	R0600							
increase in the value of the foreign currency	R0610							
decrease in the value of the foreign currency	R0620							
Diversification within market risk module	R0700							
Total market risk	R0800							

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Solvency Capital Requirement — Market risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Simplifications used		**C0010**
Simplifications — spread risk — bonds and loans	**R0010**	
Captives simplifications — interest rate risk	**R0020**	
Captives simplifications -spread risk on bonds and loans	**R0030**	
Captives simplifications — market concentration risk	**R0040**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
Market risk — Basic information		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Interest rate risk	**R0100**							
interest rate down shock	**R0110**							
interest rate up shock	**R0120**							
Equity risk	**R0200**							
type 1 equities	**R0210**							
type 1 equity	**R0220**							
strategic participations (type 1 equities)	**R0230**							
duration-based (type 1 equities)	**R0240**							
type 2 equities	**R0250**							
type 2 equity	**R0260**							

Market risk — Basic information		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
strategic participations (type 2 equities)	R0270							
duration-based (type 2 equities)	R0280							
Property risk	R0300							
Spread risk	R0400							
bonds and loans	R0410							
credit derivatives	R0420							
downward shock on credit derivatives	R0430							
upward shock on credit derivatives	R0440							
Securitisation positions	R0450							
type 1 securitisations	R0460							
type 2 securitisations	R0470							
resecuritisations	R0480							
Market risk concentrations	R0500							
Currency risk	R0600							
increase in the value of the foreign currency	R0610							
decrease in the value of the foreign currency	R0620							
Diversification within market risk module	R0700							
Total market risk	R0800							

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Solvency Capital Requirement — Counterparty default risk

Article 112	**Z0010**	

Simplifications used		**C0010**
Simplifications	**R0010**	

Counterparty default risk — Basic information		Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Type 1 exposures	**R0100**							
Single name exposure 1	**R0110**							
Single name exposure 2	**R0120**							
Single name exposure 3	**R0130**							
Single name exposure 4	**R0140**							
Single name exposure 5	**R0150**							
Single name exposure 6	**R0160**							
Single name exposure 7	**R0170**							
Single name exposure 8	**R0180**							
Single name exposure 9	**R0190**							
Single name exposure 10	**R0200**							
Type 2 exposures	**R0300**							
Receivables from Intermediaries due for more than 3 months	**R0310**							

Counterparty default risk — Basic information		Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
All type 2 exposures other than receivables from Intermediaries due for more than 3 months	R0320							
Diversification within counterparty default risk module	R0330							
Total counterparty default risk	R0400							

Further details on mortgages		C0090
Losses steaming from type 2 mortgage loans	R0500	
Overall losses steaming from mortgage loans	R0510	

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Solvency Capital Requirement — Counterparty default risk

Article 112	Z0010	

Simplifications used		C0010
Simplifications	R0010	

Counterparty default risk — Basic information		Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Type 1 exposures	R0100							
Single name exposure 1	R0110							
Single name exposure 2	R0120							
Single name exposure 3	R0130							

Counterparty default risk — Basic information		Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Single name exposure 4	R0140							
Single name exposure 5	R0150							
Single name exposure 6	R0160							
Single name exposure 7	R0170							
Single name exposure 8	R0180							
Single name exposure 9	R0190							
Single name exposure 10	R0200							
Type 2 exposures	R0300							
Receivables from Intermediaries due for more than 3 months	R0310							
All type 2 exposures other than receivables from Intermediaries due for more than 3 months	R0320							
Diversification within counterparty default risk module	R0330							
Total counterparty default risk	R0400							

Further details on mortgages		C0090
Losses steaming from type 2 mortgage loans	R0500	
Overall losses steaming from mortgage loans	R0510	

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Solvency Capital Requirement — Counterparty default risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

		C0010
Simplifications used		
Simplifications	**R0010**	

Counterparty default risk — Basic information		**Name of single name exposure**	**Code of single name exposure**	**Type of code of the single name exposure**	**Loss Given Default**	**Probability of Default**	**Net solvency capital requirement**	**Gross solvency capital requirement**
		C0020	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Type 1 exposures	**R0100**							
Single name exposure 1	**R0110**							
Single name exposure 2	**R0120**							
Single name exposure 3	**R0130**							
Single name exposure 4	**R0140**							
Single name exposure 5	**R0150**							
Single name exposure 6	**R0160**							
Single name exposure 7	**R0170**							
Single name exposure 8	**R0180**							
Single name exposure 9	**R0190**							
Single name exposure 10	**R0200**							

Counterparty default risk — Basic information

		Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Type 2 exposures	**R0300**							
Receivables from Intermediaries due for more than 3 months	**R0310**							
All type 2 exposures other than receivables from Intermediaries due for more than 3 months	**R0320**							
Diversification within counterparty default risk module	**R0330**							
Total counterparty default risk	**R0400**							

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Solvency Capital Requirement — Life underwriting risk

Article 112	**Z0010**	

Simplifications used		**C0010**
Simplifications — mortality risk	**R0010**	
Simplifications- longevity risk	**R0020**	
Simplifications — disability-morbidity risk	**R0030**	
Simplifications — life expense risk	**R0040**	
Simplifications — life catastrophe risk	**R0050**	
Simplifications — life catastrophe risk	**R0060**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
Life underwriting risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Mortality risk	**R0100**							
Longevity risk	**R0200**							
Disability-morbidity risk	**R0300**							
Lapse risk	**R0400**							
risk of increase in lapse rates	**R0410**							
risk of decrease in lapse rates	**R0420**							
mass lapse risk	**R0430**							
Life expense risk	**R0500**							
Revision risk	**R0600**							

Life underwriting risk		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Life catastrophe risk	R0700							
Diversification within life underwriting risk module	R0800							
Total life underwriting risk	R0900							

Further details on revision risk		USP
		C0090
Factor applied for the revision shock	R1000	

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Solvency Capital Requirement — Life underwriting risk

Article 112	Z0010	

Simplifications used		C0010
Simplifications — mortality risk	R0010	
Simplifications — longevity risk	R0020	
Simplifications — disability-morbidity risk	R0030	
Simplifications — lapse risk	R0040	
Simplifications — life expense risk	R0050	
Simplifications — life catastrophe risk	R0060	

Life underwriting risk		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Mortality risk	R0100							
Longevity risk	R0200							
Disability-morbidity risk	R0300							
Lapse risk	R0400							
risk of increase in lapse rates	R0410							
risk of decrease in lapse rates	R0420							
mass lapse risk	R0430							
Life expense risk	R0500							
Revision risk	R0600							
Life catastrophe risk	R0700							
Diversification within life underwriting risk module	R0800							
Total life underwriting risk	R0900							

Further details on revision risk		USP
		C0090
Factor applied for the revision shock	R1000	

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Solvency Capital Requirement — Life underwriting risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Simplifications used		**C0010**
Simplifications — mortality risk	**R0010**	
Simplifications — longevity risk	R0020	
Simplifications — disability-morbidity risk	**R0030**	
Simplifications — lapse risk	**R0040**	
Simplifications — life expense risk	**R0050**	
Simplifications — life catastrophe risk	**R0060**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
Life underwriting risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Mortality risk	**R0100**							
Longevity risk	**R0200**							
Disability-morbidity risk	**R0300**							
Lapse risk	**R0400**							
risk of increase in lapse rates	**R0410**							
risk of decrease in lapse rates	**R0420**							
mass lapse risk	**R0430**							

Life underwriting risk		Initial absolute values before shock: Assets C0020	Initial absolute values before shock: Liabilities C0030	Absolute values after shock: Assets C0040	Absolute values after shock: Liabilities (after the loss absorbing capacity of technical provisions) C0050	Absolute values after shock: Net solvency capital requirement C0060	Absolute values after shock: Liabilities (before the loss-absorbing capacity of technical provisions) C0070	Absolute values after shock: Gross solvency capital requirement C0080
Life expense risk	R0500							
Revision risk	R0600							
Life catastrophe risk	R0700							
Diversification within life underwriting risk module	R0800							
Total life underwriting risk	R0900							

Further details on revision risk		USP C0090
Factor applied for the revision shock	R1000	

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Solvency Capital Requirement — Health underwriting risk

Article 112	**Z0010**	

Simplifications used		C0010
Simplifications — health mortality risk	R0010	
Simplifications — health longevity risk	**R0020**	
Simplifications — health disability-morbidity risk-medical expenses	**R0030**	
Simplifications — health disability-morbidity risk-income protection	**R0040**	
Simplifications — SLT lapse risk	**R0050**	
Simplifications — health expense risk	**R0060**	

SLT health underwriting risk		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Health mortality risk	R0100							
Health longevity risk	R0200							
Health disability-morbidity risk	R0300							
Medical expense	R0310							
increase of medical payments	R0320							
decrease of medical payments	R0330							
Income protection	R0340							
SLT health lapse risk	R0400							
risk of increase in lapse rates	R0410							
risk of decrease in lapse rates	R0420							
mass lapse risk	R0430							
Health expense risk	R0500							
Health revision risk	R0600							
Diversification within SLT health underwriting risk	R0700							
Total SLT health underwriting risk	R0800							

Further details on revision risk		USP
		C0090
Factor applied for the revision shock	R0900	

NSLT Health premium and reserve risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
Medical expenses insurance and proportional reinsurance	R1000								
Income protection insurance and proportional reinsurance	R1010								
Worker's compensation insurance and proportional reinsurance	R1020								
Non-proportional health reinsurance	R1030								
Total Volume measure	R1040								
Combined standard deviation	R1050								

		Solvency capital requirement
		C0180
NSLT health premium and reserve risk	R1100	

NSLT Health lapse risk		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
		C0190	C0200	C0210	C0220	C0230
NSLT health lapse risk	R1200					

		Solvency capital requirement
		C0240
Diversification within NSLT health underwriting risk	R1300	
Total NSLT health underwriting risk	R1400	

Health catastrophe risk		Net solvency capital requirement	Gross solvency capital requirement
		C0250	C0260
Mass accident risk	R1500		
Accident concentration risk	R1510		
Pandemic risk	R1520		
Diversification within health catastrophe risk	R1530		
Total health catastrophe risk	R1540		

Total health underwriting risk		Net solvency capital requirement	Gross solvency capital requirement
		C0270	C0280
Diversification within health underwriting risk module	R1600		
Total health underwriting risk	R1700		

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Solvency Capital Requirement — Health underwriting risk

Article 112	**Z0010**	

Simplifications used		**C0010**
Simplifications — health mortality risk	**R0010**	
Simplifications — health longevity risk	**R0020**	
Simplifications — health disability-morbidity risk-medical expenses	**R0030**	
Simplifications — health disability-morbidity risk-income protection	**R0040**	
Simplifications — SLT lapse risk	**R0050**	
Simplifications — health expense risk	**R0060**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
SLT health underwriting risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Health mortality risk	**R0100**							
Health longevity risk	**R0200**							
Health disability-morbidity risk	**R0300**							
Medical expense	**R0310**							
increase of medical payments	**R0320**							
decrease of medical payments	**R0330**							
Income protection	**R0340**							

SLT health underwriting risk		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
SLT health lapse risk	R0400							
risk of increase in lapse rates	R0410							
risk of decrease in lapse rates	R0420							
mass lapse risk	R0430							
Health expense risk	R0500							
Health revision risk	R0600							
Diversification within SLT health underwriting risk	R0700							
Total SLT health underwriting risk	R0800							

Further details on revision risk		USP
		C0090
Factor applied for the revision shock	R0900	

NSLT Health premium and reserve risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
Medical expenses insurance and proportional reinsurance	R1000								
Income protection insurance and proportional reinsurance	R1010								
Worker's compensation insurance and proportional reinsurance	R1020								
Non-proportional health reinsurance	R1030								
Total Volume measure	R1040								
Combined standard deviation	R1050								

		Solvency capital requirement
		C0180
NSLT health premium and reserve risk	R1100	

NSLT Health lapse risk		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
		C0190	C0200	C0210	C0220	C0230
NSLT health lapse risk	R1200					

		Solvency capital requirement
		C0240
Diversification within NSLT health underwriting risk	R1300	
Total NSLT health underwriting risk	R1400	

Health catastrophe risk		Net solvency capital requirement	Gross solvency capital requirement
		C0250	C0260
Mass accident risk	R1500		
Accident concentration risk	R1510		
Pandemic risk	R1520		
Diversification within health catastrophe risk	R1530		
Total health catastrophe risk	R1540		

Total health underwriting risk		Net solvency capital requirement	Gross solvency capital requirement
		C0270	C0280
Diversification within health underwriting risk module	R1600		
Total health underwriting risk	R1700		

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Solvency Capital Requirement — Health underwriting risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Simplifications used		**C0010**
Simplifications — health mortality risk	**R0010**	
Simplifications — health longevity risk	**R0020**	
Simplifications — health disability-morbidity risk-medical expenses	**R0030**	
Simplifications — health disability-morbidity risk-income protection	**R0040**	
Simplifications — SLT lapse risk	**R0050**	
Simplifications — health expense risk	**R0060**	

		Initial absolute values before shock		**Absolute values after shock**				
		Assets	**Liabilities**	**Assets**	**Liabilities (after the loss absorbing capacity of technical provisions)**	**Net solvency capital requirement**	**Liabilities (before the loss-absorbing capacity of technical provisions)**	**Gross solvency capital requirement**
SLT health underwriting risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Health mortality risk	**R0100**							
Health longevity risk	**R0200**							
Health disability-morbidity risk	**R0300**							

SLT health underwriting risk		Initial absolute values before shock		Absolute values after shock				
		Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Medical expense	R0310							
increase of medical payments	R0320							
decrease of medical payments	R0330							
Income protection	R0340							
SLT health lapse risk	R0400							
risk of increase in lapse rates	R0410							
risk of decrease in lapse rates	R0420							
mass lapse risk	R0430							
Health expense risk	R0500							
Health revision risk	R0600							
Diversification within SLT health underwriting risk	R0700							
Total SLT health underwriting risk	R0800							

Further details on revision risk		USP
		C0090
Factor applied for the revision shock	R0900	

NSLT Health premium and reserve risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
Medical expenses insurance and proportional reinsurance	R1000								
Income protection insurance and proportional reinsurance	R1010								
Worker's compensation insurance and proportional reinsurance	R1020								
Non-proportional health reinsurance	R1030								
Total Volume measure	R1040								
Combined standard deviation	R1050								

		Solvency capital requirement
		C0180
NSLT health premium and reserve risk	R1100	

NSLT Health lapse risk		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
		C0190	C0200	C0210	C0220	C0230
NSLT health lapse risk	R1200					

		Solvency capital requirement
		C0240
Diversification within NSLT health underwriting risk	R1300	
Total NSLT health underwriting risk	R1400	

Health catastrophe risk		Net solvency capital requirement	Gross solvency capital requirement
		C0250	C0260
Mass accident risk	R1500		
Accident concentration risk	R1510		
Pandemic risk	R1520		
Diversification within health catastrophe risk	R1530		
Total health catastrophe risk	R1540		

Total health underwriting risk		Net solvency capital requirement	Gross solvency capital requirement
		C0270	C0280
Diversification within health underwriting risk module	R1600		
Total health underwriting risk	R1700		

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Solvency Capital Requirement — Non-Life underwriting risk

Article 112	**Z0010**	

	Simplifications used	**C0010**
Captives simplifications — premium and reserve risk	**R0010**	

		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
Non-life premium and reserve Risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Motor vehicle liability	**R0100**								
Motor, other classes	**R0110**								
Marine, aviation, transport (MAT)	**R0120**								
Fire and other property damage	**R0130**								
Third-party liability	**R0140**								
Credit and suretyship	**R0150**								
Legal expenses	**R0160**								
Assistance	**R0170**								
Miscellaneous	**R0180**								
Non-proportional reinsurance — property	**R0190**								

Non-life premium and reserve Risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Non-proportional reinsurance — casualty	R0200								
Non-proportional reinsurance — MAT	R0210								
Total Volume measure	R0220								
Combined standard deviation	R0230								

		Solvency capital requirement
		C0100
Non-life premium and reserve risk	R0300	

Non-Life lapse risk		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
		C0110	C0120	C0130	C0140	C0150
Non-life lapse risk	R0400					

		Solvency capital requirement
Non-life catastrophe risk		**C0160**
Non-life catastrophe risk	**R0500**	
Total non-life underwriting risk		
Diversification within non — life underwriting risk module	**R0600**	
Total non-life underwriting risk	**R0700**	

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Solvency Capital Requirement — Non-Life underwriting risk

Article 112	**Z0010**	

		C0010
Simplifications used		
Captives simplifications — premium and reserve risk	**R0010**	

Non-life premium and reserve Risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Motor vehicle liability	R0100								
Motor, other classes	R0110								
Marine, aviation, transport (MAT)	R0120								
Fire and other property damage	R0130								
Third-party liability	R0140								
Credit and suretyship	R0150								
Legal expenses	R0160								
Assistance	R0170								
Miscellaneous	R0180								
Non-proportional reinsurance — property	R0190								
Non-proportional reinsurance — casualty	R0200								
Non-proportional reinsurance — MAT	R0210								
Total Volume measure	R0220								
Combined standard deviation	R0230								

		Solvency capital requirement
		C0100
Non-life premium and reserve risk	**R0300**	

		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
Non-Life lapse risk		C0110	C0120	C0130	C0140	C0150
Non-life lapse risk	**R0400**					

		Solvency capital requirement
Non-life catastrophe risk		C0160
Non-life catastrophe risk	**R0500**	

Total non-life underwriting risk		
Diversification within non — life underwriting risk module	**R0600**	
Total non-life underwriting risk	**R0700**	

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Solvency Capital Requirement — Non-Life underwriting risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

		C0010
Simplifications used		
Captives simplifications — premium and reserve risk	**R0010**	

		Standard deviation for premium risk			**Standard deviation for reserve risk**	**Volume measure for premium and reserve risk**			
		USP Standard Deviation	**USP Standard Deviation gross/net**	**USP Adjustment factor for non-proportional reinsurance**	**USP**	**V_{prem}**	**V_{res}**	**Geographical Diversification**	**V**
Non-life premium and reserve Risk		**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**
Motor vehicle liability	**R0100**								
Motor, other classes	**R0110**								
Marine, aviation, transport (MAT)	**R0120**								
Fire and other property damage	**R0130**								
Third-party liability	**R0140**								
Credit and suretyship	**R0150**								
Legal expenses	**R0160**								
Assistance	**R0170**								

Non-life premium and reserve Risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V_{prem}	V_{res}	Geographical Diversification	V
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Miscellaneous	R0180								
Non-proportional reinsurance — property	R0190								
Non-proportional reinsurance — casualty	R0200								
Non-proportional reinsurance — MAT	R0210								
Total Volume measure	R0220								
Combined standard deviation	R0230								

		Solvency capital requirement
		C0100
Non-life premium and reserve risk	R0300	

Non-Life lapse risk		Initial absolute values before shock		Absolute values after shock		
		Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
		C0110	C0120	C0130	C0140	C0150
Non-life lapse risk	**R0400**					

Non-life catastrophe risk		Solvency capital requirement
		C0160
Non-life catastrophe risk	**R0500**	

Total non-life underwriting risk		
Diversification within non — life underwriting risk module	**R0600**	
Total non-life underwriting risk	**R0700**	

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Solvency Capital Requirement — Operational risk

Article 112	**Z0010**	

		Capital requirement
		C0020
Operational risk — Information on technical provisions		
Life gross technical provisions (excluding risk margin)	**R0100**	
Life gross technical provisions unit-linked (excluding risk margin)	**R0110**	
Non-life gross technical provisions (excluding risk margin)	**R0120**	
Capital requirement for operational risk based on technical provisions	**R0130**	
Operational risk — Information on earned premiums		
Earned life gross premiums (previous 12 months)	**R0200**	
Earned life gross premiums unit-linked (previous 12 months)	**R0210**	
Earned non-life gross premiums (previous 12 months)	**R0220**	
Earned life gross premiums (12 months prior to the previous 12 months)	**R0230**	
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	**R0240**	
Earned non-life gross premiums (12 months prior to the previous 12 months)	**R0250**	
Capital requirement for operational risk based on earned premiums	**R0260**	
Operational risk — calculation of the SCR		
Capital requirement for operational risk charge before capping	**R0300**	
Percentage of Basic Solvency Capital Requirement	**R0310**	
Capital requirement for operational risk charge after capping	**R0320**	
Expenses incurred in respect of unit linked business (previous 12 months)	**R0330**	
Total capital requirement for operational risk	**R0340**	

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Solvency Capital Requirement — Operational risk

Article 112	**Z0010**	

		Capital requirement
		C0020
Operational risk — Information on technical provisions		
Life gross technical provisions (excluding risk margin)	**R0100**	
Life gross technical provisions unit-linked (excluding risk margin)	**R0110**	
Non-life gross technical provisions (excluding risk margin)	**R0120**	
Capital requirement for operational risk based on technical provisions	**R0130**	
Operational risk — Information on earned premiums		
Earned life gross premiums (previous 12 months)	**R0200**	
Earned life gross premiums unit-linked (previous 12 months)	**R0210**	
Earned non-life gross premiums (previous 12 months)	**R0220**	
Earned life gross premiums (12 months prior to the previous 12 months)	**R0230**	
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	**R0240**	
Earned non-life gross premiums (12 months prior to the previous 12 months)	**R0250**	
Capital requirement for operational risk based on earned premiums	**R0260**	
Operational risk — calculation of the SCR		
Capital requirement for operational risk charge before capping	**R0300**	
Percentage of Basic Solvency Capital Requirement	**R0310**	
Capital requirement for operational risk charge after capping	**R0320**	
Expenses incurred in respect of unit linked business (previous 12 months)	**R0330**	
Total capital requirement for operational risk	**R0340**	

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Solvency Capital Requirement — Operational risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

		Capital requirement
		C0020
Operational risk — Information on technical provisions		
Life gross technical provisions (excluding risk margin)	**R0100**	
Life gross technical provisions unit-linked (excluding risk margin)	**R0110**	
Non-life gross technical provisions (excluding risk margin)	**R0120**	
Capital requirement for operational risk based on technical provisions	**R0130**	
Operational risk — Information on earned premiums		
Earned life gross premiums (previous 12 months)	**R0200**	
Earned life gross premiums unit-linked (previous 12 months)	**R0210**	
Earned non-life gross premiums (previous 12 months)	**R0220**	
Earned life gross premiums (12 months prior to the previous 12 months)	**R0230**	
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	**R0240**	
Earned non-life gross premiums (12 months prior to the previous 12 months)	**R0250**	
Capital requirement for operational risk based on earned premiums	**R0260**	
Operational risk — calculation of the SCR		
Capital requirement for operational risk charge before capping	**R0300**	
Percentage of Basic Solvency Capital Requirement	**R0310**	
Capital requirement for operational risk charge after capping	**R0320**	
Expenses incurred in respect of unit linked business (previous 12 months)	**R0330**	
Total capital requirement for operational risk	**R0340**	

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Solvency Capital Requirement — Simplifications

Article 112	**Z0010**	
Currency for interest rate risk (captives)	**Z0040**	

Market risk

Spread risk (bonds and loans) (including captives)

		Credit quality step							
		0	*1*	*2*	*3*	*4*	*5*	*6*	*No rating available*
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Market value	**R0010**								
Modified duration	**R0020**								

		C0090
Increase in unit-linked and index-linked technical provisions	**R0030**	

Interest rate risk (captives)

		Capital requirment	
		Interest rate up	**Interest rate down**
		C0100	**C0110**
Currency	**R0040**		

Life underwriting risk		Capital at risk	Capital at risk t+1	Surrender strain	Best Estimate	Average rate t+1	Average rate t+2	Modified duration	Average run off period	Termination rate	Payments	Average inflation rate
		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220
Mortality risk	R0100											
Longevity risk	R0110											
Disability-morbidity risk	R0120											
Lapse risk												
Lapse risk (up)	R0130											
Lapse risk (down)	R0140											
Life expense risk	R0150											
Life catastrophe risk	R0160											
Health underwriting risk												
Health mortality risk	R0200											
Health longevity risk	R0210											
Health disability-morbidity risk (medical expense)	R0220											
Health disability-morbidity risk (income protection)	R0230											
Health SLT lapse risk												
Lapse risk (up)	R0240											
Lapse risk (down)	R0250											
Health expense risk	R0260											

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Solvency Capital Requirement — Simplifications

Article 112	**Z0010**	
Currency for interest rate risk (captives)	**Z0040**	

Market risk

Spread risk (bonds and loans) (including captives)

		Credit quality step							
		0	*1*	*2*	*3*	*4*	*5*	*6*	*No rating available*
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Market value	**R0010**								
Modified duration	**R0020**								

		C0090
Increase in unit-linked and index-linked technical provisions	**R0030**	

Interest rate risk (captives)

		Capital requirment	
		Interest rate up	**Interest rate down**
		C0100	**C0110**
Currency 1	**R0040**		

Life underwriting risk		Capital at risk	Capital at risk t+1	Surrender strain	Best Estimate	Average rate t +1	Average rate t +2	Modified duration	Average run off period	Termination rate	Payments	Average inflation rate
		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220
Mortality risk	R0100											
Longevity risk	R0110											
Disability-morbidity risk	R0120											
Lapse risk												
Lapse risk (up)	R0130											
Lapse risk (down)	R0140											
Life expense risk	R0150											
Life catastrophe risk	R0160											
Health underwriting risk												
Health mortality risk	R0200											
Health longevity risk	R0210											
Health disability-morbidity risk (medical expense)	R0220											
Health disability-morbidity risk (income protection)	R0230											
Health SLT lapse risk												
Lapse risk (up)	R0240											
Lapse risk (down)	R0250											
Health expense risk	R0260											

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Solvency Capital Requirement — Simplifications

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	
Currency for interest rate risk (captives)	**Z0040**	

Market risk

Spread risk (bonds and loans) (including captives)

		Credit quality step							
		0	*1*	*2*	*3*	*4*	*5*	*6*	*No rating available*
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**
Market value	**R0010**								
Modified duration	**R0020**								

		C0090
Increase in unit-linked and index-linked technical provisions	**R0030**	

Interest rate risk (captives)

		Capital requirment	
		Interest rate up	**Interest rate down**
		C0100	**C0110**
Currency	**R0040**		

Life underwriting risk		Capital at risk	Capital at risk t+1	Surrender strain	Best Estimate	Average rate t +1	Average rate t +2	Modified duration	Average run off period	Termination rate	Payments	Average inflation rate
		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220
Mortality risk	R0100											
Longevity risk	R0110											
Disability-morbidity risk	R0120											
Lapse risk												
Lapse risk (up)	R0130											
Lapse risk (down)	R0140											
Life expense risk	R0150											
Life catastrophe risk	R0160											
Health underwriting risk												
Health mortality risk	R0200											
Health longevity risk	R0210											
Health disability-morbidity risk (medical expense)	R0220											
Health disability-morbidity risk (income protection)	R0230											
Health SLT lapse risk												
Lapse risk (up)	R0240											
Lapse risk (down)	R0250											
Health expense risk	R0260											

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Solvency Capital Requirement — Non-life and Health catastrophe risk

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Non-life catastrophe risk — Summary				
Natural catastrophe risk	**R0010**			
Windstorm	**R0020**			
Earthquake	**R0030**			
Flood	**R0040**			
Hail	**R0050**			
Subsidence	**R0060**			
Diversification between perils	**R0070**			
Catastrophe risk non-proportional property reinsurance	**R0080**			
Man-made catastrophe risk	**R0090**			
Motor vehicle liability	**R0100**			
Marine	**R0110**			
Aviation	**R0120**			
Fire	**R0130**			
Liability	**R0140**			
Credit & Suretyship	**R0150**			
Diversification between perils	**R0160**			
Other non-life catastrophe risk	**R0170**			
Diversification between perils	**R0180**			
Total Non-life catastrophe risk before diversification	**R0190**			

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Diversification between sub-modules	R0200			
Total Non-life catastrophe risk after diversification	R0210			
Health catastrophe risk — Summary				
Health catastrophe risk	R0300			
Mass accident	R0310			
Accident concentration	R0320			
Pandemic	R0330			
Diversification between sub-modules	R0340			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Republic of Austria	R0400						
Kingdom of Belgium	R0410						
Czech Republic	R0420						
Swiss Confederation; Principality of Lichtenstein	R0430						
Kingdom of Denmark	R0440						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450						
Federal Republic of Germany	R0460						
Republic of Iceland	R0470						
Ireland	R0480						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Grand Duchy of Luxemburg	R0490						
Kingdom of the Netherlands	R0500						
Kingdom of Norway	R0510						
Republic of Poland	R0520						
Kingdom of Spain	R0530						
Kingdom of Sweden	R0540						
United Kingdom of Great Britain and Northern Ireland	R0550						
Guadeloupe	R0560						
Martinique	R0570						
Collectivity of Saint Martin	R0580						
Réunion	R0590						
Total Windstorm EEA Regions before diversification	R0600						
Northern Europe	R0610						
Western Europe	R0620						
Eastern Europe	R0630						
Southern Europe	R0640						
Central and Western Asia	R0650						
Eastern Asia	R0660						
South and South-Eastern Asia	R0670						
Oceania	R0680						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Northern Africa	R0690						
Southern Africa	R0700						
Northern America excluding the United States of America	R0710						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Republic of Austria	R0400			
Kingdom of Belgium	R0410			
Czech Republic	R0420			
Swiss Confederation; Principality of Lichtenstein	R0430			
Kingdom of Denmark	R0440			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450			
Federal Republic of Germany	R0460			
Republic of Iceland	R0470			
Ireland	R0480			
Grand Duchy of Luxemburg	R0490			
Kingdom of the Netherlands	R0500			
Kingdom of Norway	R0510			
Republic of Poland	R0520			
Kingdom of Spain	R0530			

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Kingdom of Sweden	R0540			
United Kingdom of Great Britain and Northern Ireland	R0550			
Guadeloupe	R0560			
Martinique	R0570			
Collectivity of Saint Martin	R0580			
Réunion	R0590			
Total Windstorm EEA Regions before diversification	R0600			
Northern Europe	R0610			
Western Europe	R0620			
Eastern Europe	R0630			
Southern Europe	R0640			
Central and Western Asia	R0650			
Eastern Asia	R0660			
South and South-Eastern Asia	R0670			
Oceania	R0680			
Northern Africa	R0690			
Southern Africa	R0700			
Northern America excluding the United States of America	R0710			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Caribbean and Central America	R0720						
Eastern South America	R0730						
Northern, southern and western South America	R0740						
North-east United States of America	R0750						
South-east United States of America	R0760						
Mid-west United States of America	R0770						
Western United States of America	R0780						
Total Windstorm Other Regions before diversifications	R0790						
Total Windstorm all Regions before diversification	R0800						
Diversification effect between regions	R0810						
Total Windstorm after diversification	R0820						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Caribbean and Central America	R0720			
Eastern South America	R0730			
Northern, southern and western South America	R0740			
North-east United States of America	R0750			
South-east United States of America	R0760			
Mid-west United States of America	R0770			
Western United States of America	R0780			
Total Windstorm Other Regions before diversifications	R0790			
Total Windstorm all Regions before diversification	R0800			
Diversification effect between regions	R0810			
Total Windstorm after diversification	R0820			

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Republic of Austria	R0830						
Kingdom of Belgium	R0840						
Republic of Bulgaria	R0850						
Republic of Croatia	R0860						
Republic of Cyprus	R0870						
Czech Republic	R0880						
Swiss Confederation; Principality of Lichtenstein	R0890						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900						
Federal Republic of Germany	R0910						
Hellenic Republic	R0920						
Republic of Hungary	R0930						
Italian Republic; Republic of San Marino; Vatican City State	R0940						
Republic of Malta	R0950						
Portuguese Republic	R0960						
Romania	R0970						
Slovak Republic	R0980						
Republic of Slovenia	R0990						
Guadeloupe	R1000						
Martinique	R1010						

(cont.)

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Collectivity of Saint Martin	R1020						
Total Earthquake EEA Regions before diversification	R1030						
Northern Europe	R1040						
Western Europe	R1050						
Eastern Europe	R1060						
Southern Europe	R1070						
Central and Western Asia	R1080						
Eastern Asia	R1090						
South and South-Eastern Asia	R1100						
Oceania	R1110						
Northern Africa	R1120						
Southern Africa	R1130						
Northern America excluding the United States of America	R1140						

(cont.)

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Republic of Austria	R0830		
Kingdom of Belgium	R0840		
Republic of Bulgaria	R0850		
Republic of Croatia	R0860		
Republic of Cyprus	R0870		
Czech Republic	R0880		
Swiss Confederation; Principality of Lichtenstein	R0890		
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900		
Federal Republic of Germany	R0910		
Hellenic Republic	R0920		
Republic of Hungary	R0930		
Italian Republic; Republic of San Marino; Vatican City State	R0940		
Republic of Malta	R0950		
Portuguese Republic	R0960		
Romania	R0970		
Slovak Republic	R0980		
Republic of Slovenia	R0990		
Guadeloupe	R1000		
Martinique	R1010		
Collectivity of Saint Martin	R1020		
Total Earthquake EEA Regions before diversification	R1030		
Northern Europe	R1040		

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Western Europe	R1050		
Eastern Europe	R1060		
Southern Europe	R1070		
Central and Western Asia	R1080		
Eastern Asia	R1090		
South and South-Eastern Asia	R1100		
Oceania	R1110		
Northern Africa	R1120		
Southern Africa	R1130		
Northern America excluding the United States of America	R1140		

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	(cont.)
		C0130	C0140	C0150	C0160	C0170	C0180	
Caribbean and Central America	R1150							
Eastern South America	R1160							
Northern, southern and western South America	R1170							
North-east United States of America	R1180							
South-east United States of America	R1190							
Mid-west United States of America	R1200							
Western United States of America	R1210							

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Total Earthquake Other Regions before diversifications	**R1220**						
Total Earthquake all Regions before diversification	**R1230**						
Diversification effect between regions	**R1240**						
Total Earthquake after diversification	**R1250**						

(cont.)

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Caribbean and Central America	**R1150**		
Eastern South America	**R1160**		
Northern, southern and western South America	**R1170**		
North-east United States of America	**R1180**		
South-east United States of America	**R1190**		
Mid-west United States of America	**R1200**		
Western United States of America	**R1210**		
Total Earthquake Other Regions before diversifications	**R1220**		
Total Earthquake all Regions before diversification	**R1230**		
Diversification effect between regions	**R1240**		
Total Earthquake after diversification	**R1250**		

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Republic of Austria	**R1260**						
Kingdom of Belgium	**R1270**						
Republic of Bulgaria	**R1280**						
Czech Republic	**R1290**						
Swiss Confederation; Principality of Lichtenstein	**R1300**						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R1310**						
Federal Republic of Germany	**R1320**						
Republic of Hungary	**R1330**						
Italian Republic; Republic of San Marino; Vatican City State	**R1340**						
Republic of Poland	**R1350**						
Romania	**R1360**						
Slovak Republic	**R1370**						
Republic of Slovenia	**R1380**						
United Kingdom of Great Britain and Northern Ireland	**R1390**						
Total Flood EEA Regions before diversification	**R1400**						
Northern Europe	**R1410**						
Western Europe	**R1420**						
Eastern Europe	**R1430**						
Southern Europe	**R1440**						

(cont.)

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Central and Western Asia	R1450						
Eastern Asia	R1460						
South and South-Eastern Asia	R1470						
Oceania	R1480						
Northern Africa	R1490						
Southern Africa	R1500						
Northern America excluding the United States of America	R1510						
Caribbean and Central America	R1520						
Eastern South America	R1530						
Northern, southern and western South America	R1540						
North-east United States of America	R1550						
South-east United States of America	R1560						
Mid-west United States of America	R1570						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Republic of Austria	R1260			
Kingdom of Belgium	R1270			
Republic of Bulgaria	R1280			
Czech Republic	R1290			
Swiss Confederation; Principality of Lichtenstein	R1300			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1310			
Federal Republic of Germany	R1320			
Republic of Hungary	R1330			
Italian Republic; Republic of San Marino; Vatican City State	R1340			
Republic of Poland	R1350			
Romania	R1360			
Slovak Republic	R1370			
Republic of Slovenia	R1380			
United Kingdom of Great Britain and Northern Ireland	R1390			
Total Flood EEA Regions before diversification	R1400			
Northern Europe	R1410			
Western Europe	R1420			
Eastern Europe	R1430			
Southern Europe	R1440			
Central and Western Asia	R1450			
Eastern Asia	R1460			

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
South and South-Eastern Asia	R1470			
Oceania	R1480			
Northern Africa	R1490			
Southern Africa	R1500			
Northern America excluding the United States of America	R1510			
Caribbean and Central America	R1520			
Eastern South America	R1530			
Northern, southern and western South America	R1540			
North-east United States of America	R1550			
South-east United States of America	R1560			
Mid-west United States of America	R1570			

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Western United States of America	R1580						
Total Flood Other Regions before diversifications	R1590						
Total Flood all Regions before diversification	R1600						
Diversification effect between regions	R1610						
Total Flood after diversification	R1620						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Western United States of America	R1580			
Total Flood Other Regions before diversifications	R1590			
Total Flood all Regions before diversification	R1600			
Diversification effect between regions	R1610			
Total Flood after diversification	R1620			

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Republic of Austria	R1630						
Kingdom of Belgium	R1640						
Swiss Confederation; Principality of Lichtenstein	R1650						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1660						
Federal Republic of Germany	R1670						
Italian Republic; Republic of San Marino; Vatican City State	R1680						
Grand Duchy of Luxemburg	R1690						
Kingdom of the Netherlands	R1700						
Kingdom of Spain	R1710						
Total Hail EEA Regions before diversification	R1720						

(cont.)

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Northern Europe	R1730						
Western Europe	R1740						
Eastern Europe	R1750						
Southern Europe	R1760						
Central and Western Asia	R1770						
Eastern Asia	R1780						
South and South-Eastern Asia	R1790						
Oceania	R1800						
Northern Africa	R1810						
Southern Africa	R1820						
Northern America excluding the United States of America	R1830						
Caribbean and Central America	R1840						
Eastern South America	R1850						
Northern, southern and western South America	R1860						
North-east United States of America	R1870						
South-east United States of America	R1880						
Mid-west United States of America	R1890						
Western United States of America	R1900						
Total Hail Other Regions before diversifications	R1910						

(cont.)

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Total Hail all Regions before diversification	**R1920**						
Diversification effect between regions	**R1930**						
Total Hail after diversification	**R1940**						

(cont.)

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Republic of Austria	**R1630**			
Kingdom of Belgium	**R1640**			
Swiss Confederation; Principality of Lichtenstein	**R1650**			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R1660**			
Federal Republic of Germany	**R1670**			
Italian Republic; Republic of San Marino; Vatican City State	**R1680**			
Grand Duchy of Luxemburg	**R1690**			
Kingdom of the Netherlands	**R1700**			
Kingdom of Spain	**R1710**			
Total Hail EEA Regions before diversification	**R1720**			
Northern Europe	**R1730**			
Western Europe	**R1740**			
Eastern Europe	**R1750**			

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Southern Europe	R1760			
Central and Western Asia	R1770			
Eastern Asia	R1780			
South and South-Eastern Asia	R1790			
Oceania	R1800			
Northern Africa	R1810			
Southern Africa	R1820			
Northern America excluding the United States of America	R1830			
Caribbean and Central America	R1840			
Eastern South America	R1850			
Northern, southern and western South America	R1860			
North-east United States of America	R1870			
South-east United States of America	R1880			
Mid-west United States of America	R1890			
Western United States of America	R1900			
Total Hail Other Regions before diversifications	R1910			
Total Hail all Regions before diversification	R1920			
Diversification effect between regions	R1930			
Total Hail after diversification	R1940			

Natural Catastrophe risk -Subsidence		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0390	C0400	C0410	C0420	C0430	C0440
Total Subsidence before diversification	**R1950**						
Diversification effect between zones	**R1960**						
Total Subsidence after diversification	**R1970**						

Natural Catastrophe risk -Subsidence		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0450	C0460
Total Subsidence before diversification	**R1950**		
Diversification effect between zones	**R1960**		
Total Subsidence after diversification	**R1970**		

Catastrophe risk — Non-proportional property reinsurance		Estimation of the premiums to be earned	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0470	C0480	C0490	C0500	C0510
Non-proportional property reinsurance	**R2000**					

Man made catastrophe risk — Motor Vehicle Liability		Number of vehicles policy limit above 24M€	Number of vehicles policy limit below or equal to 24M€	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation
		C0520	C0530	C0540	C0550	C0560	C0570
Motor Vehicle Liability	**R2100**						

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums
		C0580	C0590	C0600	C0610	C0620	C0630
Marine Tanker Collision	R2200						

(cont.)

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	Name vessel
		C0640	C0650
Marine Tanker Collision	R2200		

Man made catastrophe risk — Marine Platform Explosion		Catastrophe Risk Charge Property damage before risk mitigation	Catastrophe Risk Charge Removal of wreckage before risk mitigation	Catastrophe Risk Charge Loss of production income before risk mitigation	Catastrophe Risk Charge Capping of the well or making the well secure before risk mitigation	Catastrophe Risk Charge Liability insurance and reinsurance obligations before risk mitigation	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation
		C0660	C0670	C0680	C0690	C0700	C0710
Marine Platform Explosion	R2300						

(cont.)

Man made catastrophe risk — Marine Platform Explosion		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Name platform
		C0720	C0730	C0740	C0750
Marine Platform Explosion	R2300				

Man made catastrophe risk — Marine		Catastrophe Risk Charge Marine before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Marine after risk mitigation
		C0760	C0770	C0780
Total before diversification	**R2400**			
Diversification between type of event	**R2410**			
Total after diversification	**R2420**			

Man made catastrophe risk — Aviation		Catastrophe risk Charge Aviation hull before risk mitigation	Catastrophe risk Charge Aviation liability before risk mitigation	Catastrophe Risk Charge Aviation before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Aviation after risk mitigation
		C0790	C0800	C0810	C0820	C0830	C0840
Gross Catastrophe Risk Charge Aviation	**R2500**						

Man made catastrophe risk — Fire		Catastrophe Risk Charge Fire before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Fire after risk mitigation
		C0850	C0860	C0870	C0880
Fire	**R2600**				

Man made catastrophe risk — Liability		Earned premium following 12 months	Largest liability limit provided	Number of claims	Catastrophe Risk Charge Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Liability after risk mitigation
		C0890	C0900	C0910	C0920	C0930	C0940	C0950
Professional malpractice liability	R2700							
Employers liability	R2710							
Directors and officers liability	R2720							
Other liability	R2730							
Non-proportional reinsurance	R2740							
Total	R2750							

Man made catastrophe risk — Liability		Catastrophe Risk Charge Liability before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Liability after risk mitigation
		C0960	C0970	C0980
Total before diversification	R2800			
Diversification between type of cover	R2810			
Total after diversification	R2820			

Man made catastrophe risk — Credit & Suretyship — Large Credit Default		Exposure (individual or group)	Proportion of damage caused by scenario	Catastrophe Risk Charge Credit & Surety before risk mitigation — Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Surety after risk mitigation — Large Credit Default
		C0990	C1000	C1010	C1020	C1030	C1040
Largest exposure 1	R2900						
Largest exposure 2	R2910						
Total	R2920						

Man made catastrophe risk — Credit & Suretyship — Recession Risk		Earned premium following 12 months	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk
		C1050	C1060	C1070	C1080	C1090
Total	R3000					

Man made catastrophe risk — Credit & Suretyship		Catastrophe Risk Charge Credit & Suretyship before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Credit & Suretyship after risk mitigation
		C1100	C1110	C1120
Total before diversification	R3100			
Diversification between type of event	R3110			
Total after diversification	R3120			

Other non-life catastrophe risk		Estimation of the gross premiums to be earned	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation
		C1130	C1140	C1150	C1160
MAT other than Marine and Aviation	R3200				
Non-proportional MAT reinsurance other than Marine and Aviation	R3210				
Miscellaneous financial loss	R3220				
Non-proportional Casualty reinsurance other than General liability	R3230				
Non-proportional Credit & Surety reinsurance	R3240				
Total before diversification	R3250				
Diversification between groups of obligations	R3260				
Total after diversification	R3270				

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of bene-fits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Austria	R3300							
Kingdom of Belgium	R3310							
Republic of Bulgaria	R3320							
Republic of Croatia	R3330							
Republic of Cyprus	R3340							
Czech Republic	R3350							

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Kingdom of Denmark	R3360							
Republic of Estonia	R3370							
Republic of Finland	R3380							
French Republic; Principality of Monaco; Principality of Andorra	R3390							
Hellenic Republic	R3400							
Federal Republic of Germany	R3410							
Republic of Hungary	R3420							
Republic of Iceland	R3430							
Ireland	R3440							
Italian Republic; Republic of San Marino; Vatican City State	R3450							
Republic of Latvia	R3460							
Republic of Lithuania	R3470							
Grand Duchy of Luxemburg	R3480							
Republic of Malta	R3490							
Kingdom of the Netherlands	R3500							
Kingdom of Norway	R3510							
Republic of Poland	R3520							
Portuguese Republic	R3530							
Romania	R3540							
Slovak Republic	R3550							

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Slovenia	R3560							
Kingdom of Spain	R3570							
Kingdom of Sweden	R3580							
Swiss Confederation	R3590							
United Kingdom of Great Britain and Northern Ireland	R3600							
Total Mass accident all countries before diversification	R3610							
Diversification effect between countries	R3620							
Total Mass accident all countries after diversification	R3630							

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	(cont.)
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable			
		C1230	C1240	C1250	C1260	C1270	C1280	
Republic of Austria	R3300							
Kingdom of Belgium	R3310							
Republic of Bulgaria	R3320							
Republic of Croatia	R3330							
Republic of Cyprus	R3340							
Czech Republic	R3350							
Kingdom of Denmark	R3360							

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Republic of Estonia	**R3370**						
Republic of Finland	**R3380**						
French Republic; Principality of Monaco; Principality of Andorra	**R3390**						
Hellenic Republic	**R3400**						
Federal Republic of Germany	**R3410**						
Republic of Hungary	**R3420**						
Republic of Iceland	**R3430**						
Ireland	**R3440**						
Italian Republic; Republic of San Marino; Vatican City State	**R3450**						
Republic of Latvia	**R3460**						
Republic of Lithuania	**R3470**						
Grand Duchy of Luxemburg	**R3480**						
Republic of Malta	**R3490**						
Kingdom of the Netherlands	**R3500**						
Kingdom of Norway	**R3510**						
Republic of Poland	**R3520**						
Portuguese Republic	**R3530**						
Romania	**R3540**						
Slovak Republic	**R3550**						

(cont.)

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Republic of Slovenia	**R3560**						
Kingdom of Spain	**R3570**						
Kingdom of Sweden	**R3580**						
Swiss Confederation	**R3590**						
United Kingdom of Great Britain and Northern Ireland	**R3600**						
Total Mass accident all countries before diversification	**R3610**						
Diversification effect between countries	**R3620**						
Total Mass accident all countries after diversification	**R3630**						

(cont.)

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Republic of Austria	**R3300**		
Kingdom of Belgium	**R3310**		
Republic of Bulgaria	**R3320**		
Republic of Croatia	**R3330**		
Republic of Cyprus	**R3340**		
Czech Republic	**R3350**		
Kingdom of Denmark	**R3360**		
Republic of Estonia	**R3370**		
Republic of Finland	**R3380**		

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
French Republic; Principality of Monaco; Principality of Andorra	R3390		
Hellenic Republic	R3400		
Federal Republic of Germany	R3410		
Republic of Hungary	R3420		
Republic of Iceland	R3430		
Ireland	R3440		
Italian Republic; Republic of San Marino; Vatican City State	R3450		
Republic of Latvia	R3460		
Republic of Lithuania	R3470		
Grand Duchy of Luxemburg	R3480		
Republic of Malta	R3490		
Kingdom of the Netherlands	R3500		
Kingdom of Norway	R3510		
Republic of Poland	R3520		
Portuguese Republic	R3530		
Romania	R3540		
Slovak Republic	R3550		
Republic of Slovenia	R3560		
Kingdom of Spain	R3570		
Kingdom of Sweden	R3580		
Swiss Confederation	R3590		
United Kingdom of Great Britain and Northern Ireland	R3600		

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Total Mass accident all countries before diversification	**R3610**		
Diversification effect between countries	**R3620**		
Total Mass accident all countries after diversification	**R3630**		

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Republic of Austria	**R3700**						
Kingdom of Belgium	**R3710**						
Republic of Bulgaria	**R3720**						
Republic of Croatia	**R3730**						
Republic of Cyprus	**R3740**						
Czech Republic	**R3750**						
Kingdom of Denmark	**R3760**						
Republic of Estonia	**R3770**						
Republic of Finland	**R3780**						
French Republic	**R3790**						
Hellenic Republic	**R3800**						
Federal Republic of Germany	**R3810**						
Republic of Hungary	**R3820**						
Republic of Iceland	**R3830**						

(cont.)

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Ireland	**R3840**						
Italian Republic	**R3850**						
Republic of Latvia	**R3860**						
Republic of Lithuania	**R3870**						
Grand Duchy of Luxemburg	**R3880**						
Republic of Malta	**R3890**						
Kingdom of the Netherlands	**R3900**						
Kingdom of Norway	**R3910**						
Republic of Poland	**R3920**						
Portuguese Republic	**R3930**						
Romania	**R3940**						
Slovak Republic	**R3950**						
Republic of Slovenia	**R3960**						
Kingdom of Spain	**R3970**						
Kingdom of Sweden	**R3980**						
Swiss Confederation	**R3990**						
United Kingdom of Great Britain and Northern Ireland	**R4000**						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Republic of Austria	R3700				
Kingdom of Belgium	R3710				
Republic of Bulgaria	R3720				
Republic of Croatia	R3730				
Republic of Cyprus	R3740				
Czech Republic	R3750				
Kingdom of Denmark	R3760				
Republic of Estonia	R3770				
Republic of Finland	R3780				
French Republic	R3790				
Hellenic Republic	R3800				
Federal Republic of Germany	R3810				
Republic of Hungary	R3820				
Republic of Iceland	R3830				
Ireland	R3840				
Italian Republic	R3850				
Republic of Latvia	R3860				
Republic of Lithuania	R3870				
Grand Duchy of Luxemburg	R3880				
Republic of Malta	R3890				
Kingdom of the Netherlands	R3900				
Kingdom of Norway	R3910				

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Republic of Poland	R3920				
Portuguese Republic	R3930				
Romania	R3940				
Slovak Republic	R3950				
Republic of Slovenia	R3960				
Kingdom of Spain	R3970				
Kingdom of Sweden	R3980				
Swiss Confederation	R3990				
United Kingdom of Great Britain and Northern Ireland	R4000				

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Other countries to be considered in the Concentration accident							
C1410							
Country 1	R4010						
…							

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Other countries to be considered in the Concentration accident					
C1410					
Country 1	**R4010**				
…					

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Total Concentration accident all countries before diversification	**R4020**						
Diversification effect between countries	**R4030**						
Total Concentration accident all countries after diversification	**R4040**						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Total Concentration accident all countries before diversification	**R4020**				
Diversification effect between countries	**R4030**				
Total Concentration accident all countries after diversification	**R4040**				

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Republic of Austria	**R4100**							
Kingdom of Belgium	**R4110**							
Republic of Bulgaria	**R4120**							
Republic of Croatia	**R4130**							
Republic of Cyprus	**R4140**							
Czech Republic	**R4150**							
Kingdom of Denmark	**R4160**							
Republic of Estonia	**R4170**							
Republic of Finland	**R4180**							
French Republic	**R4190**							
Hellenic Republic	**R4200**							
Federal Republic of Germany	**R4210**							
Republic of Hungary	**R4220**							
Republic of Iceland	**R4230**							
Ireland	**R4240**							

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Italian Republic	R4250							
Republic of Latvia	R4260							
Republic of Lithuania	R4270							
Grand Duchy of Luxemburg	R4280							
Republic of Malta	R4290							
Kingdom of the Netherlands	R4300							
Kingdom of Norway	R4310							
Republic of Poland	R4320							
Portuguese Republic	R4330							
Romania	R4340							
Slovak Republic	R4350							
Republic of Slovenia	R4360							
Kingdom of Spain	R4370							
Kingdom of Sweden	R4380							
Swiss Confederation	R4390							
United Kingdom of Great Britain and Northern Ireland	R4400							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Republic of Austria	**R4100**							
Kingdom of Belgium	**R4110**							
Republic of Bulgaria	**R4120**							
Republic of Croatia	**R4130**							
Republic of Cyprus	**R4140**							
Czech Republic	**R4150**							
Kingdom of Denmark	**R4160**							
Republic of Estonia	**R4170**							
Republic of Finland	**R4180**							
French Republic	**R4190**							
Hellenic Republic	**R4200**							
Federal Republic of Germany	**R4210**							
Republic of Hungary	**R4220**							
Republic of Iceland	**R4230**							
Ireland	**R4240**							
Italian Republic	**R4250**							
Republic of Latvia	**R4260**							
Republic of Lithuania	**R4270**							
Grand Duchy of Luxemburg	**R4280**							
Republic of Malta	**R4290**							
Kingdom of the Netherlands	**R4300**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Kingdom of Norway	R4310							
Republic of Poland	R4320							
Portuguese Republic	R4330							
Romania	R4340							
Slovak Republic	R4350							
Republic of Slovenia	R4360							
Kingdom of Spain	R4370							
Kingdom of Sweden	R4380							
Swiss Confederation	R4390							
United Kingdom of Great Britain and Northern Ireland	R4400							

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Other countries to be considered in the Pandemic								
C1550								
Country 1	R4410							
…								
Total Pandemic all countries	R4420							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Other countries to be considered in the Pandemic								
C1550								
Country 1	**R4410**							
…								
Total Pandemic all countries	**R4420**							

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Solvency Capital Requirement — Non-life and Health catastrophe risk

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Non-life catastrophe risk — Summary				
Natural catastrophe risk	**R0010**			
Windstorm	**R0020**			
Earthquake	**R0030**			
Flood	**R0040**			
Hail	**R0050**			
Subsidence	**R0060**			
Diversification between perils	**R0070**			

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Catastrophe risk non-proportional property reinsurance	**R0080**			
Man-made catastrophe risk	**R0090**			
Motor vehicle liability	**R0100**			
Marine	**R0110**			
Aviation	**R0120**			
Fire	**R0130**			
Liability	**R0140**			
Credit & Suretyship	**R0150**			
Diversification between perils	**R0160**			
Other non-life catastrophe risk	**R0170**			
Diversification between perils	**R0180**			
Total Non-life catastrophe risk before diversification	**R0190**			
Diversification between sub-modules	**R0200**			
Total Non-life catastrophe risk after diversification	**R0210**			
Health catastrophe risk — Summary				
Health catastrophe risk	**R0300**			
Mass accident	**R0310**			
Accident concentration	**R0320**			
Pandemic	**R0330**			
Diversification between sub-modules	**R0340**			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Republic of Austria	R0400						
Kingdom of Belgium	R0410						
Czech Republic	R0420						
Swiss Confederation; Principality of Lichtenstein	R0430						
Kingdom of Denmark	R0440						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450						
Federal Republic of Germany	R0460						
Republic of Iceland	R0470						
Ireland	R0480						
Grand Duchy of Luxemburg	R0490						
Kingdom of the Netherlands	R0500						
Kingdom of Norway	R0510						
Republic of Poland	R0520						
Kingdom of Spain	R0530						
Kingdom of Sweden	R0540						
United Kingdom of Great Britain and Northern Ireland	R0550						
Guadeloupe	R0560						
Martinique	R0570						
Collectivity of Saint Martin	R0580						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Réunion	R0590						
Total Windstorm EEA Regions before diversification	R0600						
Northern Europe	R0610						
Western Europe	R0620						
Eastern Europe	R0630						
Southern Europe	R0640						
Central and Western Asia	R0650						
Eastern Asia	R0660						
South and South-Eastern Asia	R0670						
Oceania	R0680						
Northern Africa	R0690						
Southern Africa	R0700						
Northern America excluding the United States of America	R0710						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Republic of Austria	R0400			
Kingdom of Belgium	R0410			
Czech Republic	R0420			
Swiss Confederation; Principality of Lichtenstein	R0430			
Kingdom of Denmark	R0440			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450			
Federal Republic of Germany	R0460			
Republic of Iceland	R0470			
Ireland	R0480			
Grand Duchy of Luxemburg	R0490			
Kingdom of the Netherlands	R0500			
Kingdom of Norway	R0510			
Republic of Poland	R0520			
Kingdom of Spain	R0530			
Kingdom of Sweden	R0540			
United Kingdom of Great Britain and Northern Ireland	R0550			
Guadeloupe	R0560			
Martinique	R0570			
Collectivity of Saint Martin	R0580			
Réunion	R0590			
Total Windstorm EEA Regions before diversification	R0600			

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Northern Europe	R0610			
Western Europe	R0620			
Eastern Europe	R0630			
Southern Europe	R0640			
Central and Western Asia	R0650			
Eastern Asia	R0660			
South and South-Eastern Asia	R0670			
Oceania	R0680			
Northern Africa	R0690			
Southern Africa	R0700			
Northern America excluding the United States of America	R0710			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Caribbean and Central America	R0720						
Eastern South America	R0730						
Northern, southern and western South America	R0740						
North-east United States of America	R0750						
South-east United States of America	R0760						
Mid-west United States of America	R0770						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Western United States of America	R0780						
Total Windstorm Other Regions before diversifications	R0790						
Total Windstorm all Regions before diversification	R0800						
Diversification effect between regions	R0810						
Total Windstorm after diversification	R0820						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Caribbean and Central America	R0720			
Eastern South America	R0730			
Northern, southern and western South America	R0740			
North-east United States of America	R0750			
South-east United States of America	R0760			
Mid-west United States of America	R0770			
Western United States of America	R0780			
Total Windstorm Other Regions before diversifications	R0790			
Total Windstorm all Regions before diversification	R0800			
Diversification effect between regions	R0810			
Total Windstorm after diversification	R0820			

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Republic of Austria	R0830						
Kingdom of Belgium	R0840						
Republic of Bulgaria	R0850						
Republic of Croatia	R0860						
Republic of Cyprus	R0870						
Czech Republic	R0880						
Swiss Confederation; Principality of Lichtenstein	R0890						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900						
Federal Republic of Germany	R0910						
Hellenic Republic	R0920						
Republic of Hungary	R0930						
Italian Republic; Republic of San Marino; Vatican City State	R0940						
Republic of Malta	R0950						
Portuguese Republic	R0960						
Romania	R0970						
Slovak Republic	R0980						
Republic of Slovenia	R0990						
Guadeloupe	R1000						
Martinique	R1010						

(cont.)

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Collectivity of Saint Martin	R1020						
Total Earthquake EEA Regions before diversification	R1030						
Northern Europe	R1040						
Western Europe	R1050						
Eastern Europe	R1060						
Southern Europe	R1070						
Central and Western Asia	R1080						
Eastern Asia	R1090						
South and South-Eastern Asia	R1100						
Oceania	R1110						
Northern Africa	R1120						
Southern Africa	R1130						
Northern America excluding the United States of America	R1140						

(cont.)

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Republic of Austria	**R0830**		
Kingdom of Belgium	**R0840**		
Republic of Bulgaria	**R0850**		
Republic of Croatia	**R0860**		
Republic of Cyprus	**R0870**		
Czech Republic	**R0880**		
Swiss Confederation; Principality of Lichtenstein	**R0890**		
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R0900**		
Federal Republic of Germany	**R0910**		
Hellenic Republic	**R0920**		
Republic of Hungary	**R0930**		
Italian Republic; Republic of San Marino; Vatican City State	**R0940**		
Republic of Malta	**R0950**		
Portuguese Republic	**R0960**		
Romania	**R0970**		
Slovak Republic	**R0980**		
Republic of Slovenia	**R0990**		
Guadeloupe	**R1000**		
Martinique	**R1010**		
Collectivity of Saint Martin	**R1020**		
Total Earthquake EEA Regions before diversification	**R1030**		

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Northern Europe	R1040		
Western Europe	R1050		
Eastern Europe	R1060		
Southern Europe	R1070		
Central and Western Asia	R1080		
Eastern Asia	R1090		
South and South-Eastern Asia	R1100		
Oceania	R1110		
Northern Africa	R1120		
Southern Africa	R1130		
Northern America excluding the United States of America	R1140		

(cont.)

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Caribbean and Central America	R1150						
Eastern South America	R1160						
Northern, southern and western South America	R1170						
North-east United States of America	R1180						
South-east United States of America	R1190						
Mid-west United States of America	R1200						

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Western United States of America	R1210						
Total Earthquake Other Regions before diversifications	R1220						
Total Earthquake all Regions before diversification	R1230						
Diversification effect between regions	R1240						
Total Earthquake after diversification	R1250						

(cont.)

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Caribbean and Central America	R1150		
Eastern South America	R1160		
Northern, southern and western South America	R1170		
North-east United States of America	R1180		
South-east United States of America	R1190		
Mid-west United States of America	R1200		
Western United States of America	R1210		
Total Earthquake Other Regions before diversifications	R1220		
Total Earthquake all Regions before diversification	R1230		
Diversification effect between regions	R1240		
Total Earthquake after diversification	R1250		

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Republic of Austria	**R1260**						
Kingdom of Belgium	**R1270**						
Republic of Bulgaria	**R1280**						
Czech Republic	**R1290**						
Swiss Confederation; Principality of Lichtenstein	**R1300**						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R1310**						
Federal Republic of Germany	**R1320**						
Republic of Hungary	**R1330**						
Italian Republic; Republic of San Marino; Vatican City State	**R1340**						
Republic of Poland	**R1350**						
Romania	**R1360**						
Slovak Republic	**R1370**						
Republic of Slovenia	**R1380**						
United Kingdom of Great Britain and Northern Ireland	**R1390**						
Total Flood EEA Regions before diversification	**R1400**						
Northern Europe	**R1410**						
Western Europe	**R1420**						
Eastern Europe	**R1430**						
Southern Europe	**R1440**						

(cont.)

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Central and Western Asia	**R1450**						
Eastern Asia	**R1460**						
South and South-Eastern Asia	**R1470**						
Oceania	**R1480**						
Northern Africa	**R1490**						
Southern Africa	**R1500**						
Northern America excluding the United States of America	**R1510**						
Caribbean and Central America	**R1520**						
Eastern South America	**R1530**						
Northern, southern and western South America	**R1540**						
North-east United States of America	**R1550**						
South-east United States of America	**R1560**						
Mid-west United States of America	**R1570**						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Republic of Austria	R1260			
Kingdom of Belgium	R1270			
Republic of Bulgaria	R1280			
Czech Republic	R1290			
Swiss Confederation; Principality of Lichtenstein	R1300			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1310			
Federal Republic of Germany	R1320			
Republic of Hungary	R1330			
Italian Republic; Republic of San Marino; Vatican City State	R1340			
Republic of Poland	R1350			
Romania	R1360			
Slovak Republic	R1370			
Republic of Slovenia	R1380			
United Kingdom of Great Britain and Northern Ireland	R1390			
Total Flood EEA Regions before diversification	R1400			
Northern Europe	R1410			
Western Europe	R1420			
Eastern Europe	R1430			
Southern Europe	R1440			
Central and Western Asia	R1450			
Eastern Asia	R1460			

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
South and South-Eastern Asia	R1470			
Oceania	R1480			
Northern Africa	R1490			
Southern Africa	R1500			
Northern America excluding the United States of America	R1510			
Caribbean and Central America	R1520			
Eastern South America	R1530			
Northern, southern and western South America	R1540			
North-east United States of America	R1550			
South-east United States of America	R1560			
Mid-west United States of America	R1570			

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Western United States of America	R1580						
Total Flood Other Regions before diversifications	R1590						
Total Flood all Regions before diversification	R1600						
Diversification effect between regions	R1610						
Total Flood after diversification	R1620						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Western United States of America	R1580			
Total Flood Other Regions before diversifications	R1590			
Total Flood all Regions before diversification	R1600			
Diversification effect between regions	R1610			
Total Flood after diversification	R1620			

(cont.)

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Republic of Austria	R1630						
Kingdom of Belgium	R1640						
Swiss Confederation; Principality of Lichtenstein	R1650						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1660						
Federal Republic of Germany	R1670						
Italian Republic; Republic of San Marino; Vatican City State	R1680						
Grand Duchy of Luxemburg	R1690						
Kingdom of the Netherlands	R1700						
Kingdom of Spain	R1710						
Total Hail EEA Regions before diversification	R1720						
Northern Europe	R1730						

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Western Europe	R1740						
Eastern Europe	R1750						
Southern Europe	R1760						
Central and Western Asia	R1770						
Eastern Asia	R1780						
South and South-Eastern Asia	R1790						
Oceania	R1800						
Northern Africa	R1810						
Southern Africa	R1820						
Northern America excluding the United States of America	R1830						
Caribbean and Central America	R1840						
Eastern South America	R1850						
Northern, southern and western South America	R1860						
North-east United States of America	R1870						
South-east United States of America	R1880						
Mid-west United States of America	R1890						
Western United States of America	R1900						
Total Hail Other Regions before diversifications	R1910						
Total Hail all Regions before diversification	R1920						
Diversification effect between regions	R1930						
Total Hail after diversification	R1940						

(cont.)

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Republic of Austria	R1630			
Kingdom of Belgium	R1640			
Swiss Confederation; Principality of Lichtenstein	R1650			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1660			
Federal Republic of Germany	R1670			
Italian Republic; Republic of San Marino; Vatican City State	R1680			
Grand Duchy of Luxemburg	R1690			
Kingdom of the Netherlands	R1700			
Kingdom of Spain	R1710			
Total Hail EEA Regions before diversification	R1720			
Northern Europe	R1730			
Western Europe	R1740			
Eastern Europe	R1750			
Southern Europe	R1760			
Central and Western Asia	R1770			
Eastern Asia	R1780			
South and South-Eastern Asia	R1790			
Oceania	R1800			
Northern Africa	R1810			
Southern Africa	R1820			
Northern America excluding the United States of America	R1830			

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Caribbean and Central America	R1840			
Eastern South America	R1850			
Northern, southern and western South America	R1860			
North-east United States of America	R1870			
South-east United States of America	R1880			
Mid-west United States of America	R1890			
Western United States of America	R1900			
Total Hail Other Regions before diversifications	R1910			
Total Hail all Regions before diversification	R1920			
Diversification effect between regions	R1930			
Total Hail after diversification	R1940			

Natural Catastrophe risk -Subsidence		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0390	C0400	C0410	C0420	C0430	C0440
Total Subsidence before diversification	R1950						
Diversification effect between zones	R1960						
Total Subsidence after diversification	R1970						

Natural Catastrophe risk -Subsidence		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0450	C0460
Total Subsidence before diversification	**R1950**		
Diversification effect between zones	**R1960**		
Total Subsidence after diversification	**R1970**		

Catastrophe risk — Non-proportional property reinsurance		Estimation of the premiums to be earned	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0470	C0480	C0490	C0500	C0510
Non-proportional property reinsurance	**R2000**					

Man made catastrophe risk — Motor Vehicle Liability		Number of vehicles policy limit above 24M€	Number of vehicles policy limit below or equal to 24M€	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation
		C0520	C0530	C0540	C0550	C0560	C0570
Motor Vehicle Liability	**R2100**						

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums
		C0580	C0590	C0600	C0610	C0620	C0630
Marine Tanker Collision	R2200						

(cont.)

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	Name vessel
		C0640	C0650
Marine Tanker Collision	R2200		

Man made catastrophe risk — Marine Platform Explosion		Catastrophe Risk Charge Property damage before risk mitigation	Catastrophe Risk Charge Removal of wreckage before risk mitigation	Catastrophe Risk Charge Loss of production income before risk mitigation	Catastrophe Risk Charge Capping of the well or making the well secure before risk mitigation	Catastrophe Risk Charge Liability insurance and reinsurance obligations before risk mitigation	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation
		C0660	C0670	C0680	C0690	C0700	C0710
Marine Platform Explosion	R2300						

(cont.)

Man made catastrophe risk — Marine Platform Explosion		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Name platform
		C0720	C0730	C0740	C0750
Marine Platform Explosion	R2300				

Man made catastrophe risk — Marine		Catastrophe Risk Charge Marine before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Marine after risk mitigation
		C0760	C0770	C0780
Total before diversification	**R2400**			
Diversification between type of event	**R2410**			
Total after diversification	**R2420**			

Man made catastrophe risk — Aviation		Catastrophe risk Charge Aviation hull before risk mitigation	Catastrophe risk Charge Aviation liability before risk mitigation	Catastrophe Risk Charge Aviation before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Aviation after risk mitigation
		C0790	C0800	C0810	C0820	C0830	C0840
Gross Catastrophe Risk Charge Aviation	**R2500**						

Man made catastrophe risk — Fire		Catastrophe Risk Charge Fire before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Fire after risk mitigation
		C0850	C0860	C0870	C0880
Fire	**R2600**				

Man made catastrophe risk — Liability		Earned premium following 12 months	Largest liability limit provided	Number of claims	Catastrophe Risk Charge Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Liability after risk mitigation
		C0890	C0900	C0910	C0920	C0930	C0940	C0950
Professional malpractice liability	R2700							
Employers liability	R2710							
Directors and officers liability	R2720							
Other liability	R2730							
Non-proportional reinsurance	R2740							
Total	R2750							

Man made catastrophe risk — Liability		Catastrophe Risk Charge Liability before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Liability after risk mitigation
		C0960	C0970	C0980
Total before diversification	R2800			
Diversification between type of cover	R2810			
Total after diversification	R2820			

Man made catastrophe risk — Credit & Suretyship — Large Credit Default		Exposure (individual or group)	Proportion of damage caused by scenario	Catastrophe Risk Charge Credit & Surety before risk mitigation — Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Surety after risk mitigation — Large Credit Default
		C0990	C1000	C1010	C1020	C1030	C1040
Largest exposure 1	R2900						
Largest exposure 2	R2910						
Total	R2920						

Man made catastrophe risk — Credit & Suretyship — Recession Risk		Earned premium following 12 months	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk
		C1050	C1060	C1070	C1080	C1090
Total	R3000					

Man made catastrophe risk — Credit & Suretyship		Catastrophe Risk Charge Credit & Suretyship before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Credit & Suretyship after risk mitigation
		C1100	C1110	C1120
Total before diversification	R3100			
Diversification between type of event	R3110			
Total after diversification	R3120			

Other non-life catastrophe risk		Estimation of the gross premiums to be earned	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation
		C1130	C1140	C1150	C1160
MAT other than Marine and Aviation	R3200				
Non-proportional MAT reinsurance other than Marine and Aviation	R3210				
Miscellaneous financial loss	R3220				
Non-proportional Casualty reinsurance other than General liability	R3230				
Non-proportional Credit & Surety reinsurance	R3240				
Total before diversification	R3250				
Diversification between groups of obligations	R3260				
Total after diversification	R3270				

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Austria	R3300							
Kingdom of Belgium	R3310							
Republic of Bulgaria	R3320							
Republic of Croatia	R3330							
Republic of Cyprus	R3340							
Czech Republic	R3350							
Kingdom of Denmark	R3360							

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Estonia	**R3370**							
Republic of Finland	**R3380**							
French Republic; Principality of Monaco; Principality of Andorra	**R3390**							
Hellenic Republic	**R3400**							
Federal Republic of Germany	**R3410**							
Republic of Hungary	**R3420**							
Republic of Iceland	**R3430**							
Ireland	**R3440**							
Italian Republic; Republic of San Marino; Vatican City State	**R3450**							
Republic of Latvia	**R3460**							
Republic of Lithuania	**R3470**							
Grand Duchy of Luxemburg	**R3480**							
Republic of Malta	**R3490**							
Kingdom of the Netherlands	**R3500**							
Kingdom of Norway	**R3510**							
Republic of Poland	**R3520**							
Portuguese Republic	**R3530**							
Romania	**R3540**							
Slovak Republic	**R3550**							

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Slovenia	R3560							
Kingdom of Spain	R3570							
Kingdom of Sweden	R3580							
Swiss Confederation	R3590							
United Kingdom of Great Britain and Northern Ireland	R3600							
Total Mass accident all countries before diversification	R3610							
Diversification effect between countries	R3620							
Total Mass accident all countries after diversification	R3630							

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	(cont.)
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable			
		C1230	C1240	C1250	C1260	C1270	C1280	
Republic of Austria	R3300							
Kingdom of Belgium	R3310							
Republic of Bulgaria	R3320							
Republic of Croatia	R3330							
Republic of Cyprus	R3340							
Czech Republic	R3350							
Kingdom of Denmark	R3360							
Republic of Estonia	R3370							

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Republic of Finland	**R3380**						
French Republic; Principality of Monaco; Principality of Andorra	**R3390**						
Hellenic Republic	**R3400**						
Federal Republic of Germany	**R3410**						
Republic of Hungary	**R3420**						
Republic of Iceland	**R3430**						
Ireland	**R3440**						
Italian Republic; Republic of San Marino; Vatican City State	**R3450**						
Republic of Latvia	**R3460**						
Republic of Lithuania	**R3470**						
Grand Duchy of Luxemburg	**R3480**						
Republic of Malta	**R3490**						
Kingdom of the Netherlands	**R3500**						
Kingdom of Norway	**R3510**						
Republic of Poland	**R3520**						
Portuguese Republic	**R3530**						
Romania	**R3540**						
Slovak Republic	**R3550**						
Republic of Slovenia	**R3560**						

(cont.)

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Kingdom of Spain	**R3570**						
Kingdom of Sweden	**R3580**						
Swiss Confederation	**R3590**						
United Kingdom of Great Britain and Northern Ireland	**R3600**						
Total Mass accident all countries before diversification	**R3610**						
Diversification effect between countries	**R3620**						
Total Mass accident all countries after diversification	**R3630**						

(cont.)

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Republic of Austria	**R3300**		
Kingdom of Belgium	**R3310**		
Republic of Bulgaria	**R3320**		
Republic of Croatia	**R3330**		
Republic of Cyprus	**R3340**		
Czech Republic	**R3350**		
Kingdom of Denmark	**R3360**		
Republic of Estonia	**R3370**		
Republic of Finland	**R3380**		
French Republic; Principality of Monaco; Principality of Andorra	**R3390**		

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Hellenic Republic	R3400		
Federal Republic of Germany	R3410		
Republic of Hungary	R3420		
Republic of Iceland	R3430		
Ireland	R3440		
Italian Republic; Republic of San Marino; Vatican City State	R3450		
Republic of Latvia	R3460		
Republic of Lithuania	R3470		
Grand Duchy of Luxemburg	R3480		
Republic of Malta	R3490		
Kingdom of the Netherlands	R3500		
Kingdom of Norway	R3510		
Republic of Poland	R3520		
Portuguese Republic	R3530		
Romania	R3540		
Slovak Republic	R3550		
Republic of Slovenia	R3560		
Kingdom of Spain	R3570		
Kingdom of Sweden	R3580		
Swiss Confederation	R3590		
United Kingdom of Great Britain and Northern Ireland	R3600		
Total Mass accident all countries before diversification	R3610		
Diversification effect between countries	R3620		
Total Mass accident all countries after diversification	R3630		

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Republic of Austria	R3700						
Kingdom of Belgium	R3710						
Republic of Bulgaria	R3720						
Republic of Croatia	R3730						
Republic of Cyprus	R3740						
Czech Republic	R3750						
Kingdom of Denmark	R3760						
Republic of Estonia	R3770						
Republic of Finland	R3780						
French Republic	R3790						
Hellenic Republic	R3800						
Federal Republic of Germany	R3810						
Republic of Hungary	R3820						
Republic of Iceland	R3830						
Ireland	R3840						
Italian Republic	R3850						
Republic of Latvia	R3860						
Republic of Lithuania	R3870						
Grand Duchy of Luxemburg	R3880						
Republic of Malta	R3890						
Kingdom of the Netherlands	R3900						

(cont.)

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Kingdom of Norway	R3910						
Republic of Poland	R3920						
Portuguese Republic	R3930						
Romania	R3940						
Slovak Republic	R3950						
Republic of Slovenia	R3960						
Kingdom of Spain	R3970						
Kingdom of Sweden	R3980						
Swiss Confederation	R3990						
United Kingdom of Great Britain and Northern Ireland	R4000						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Republic of Austria	R3700				
Kingdom of Belgium	R3710				
Republic of Bulgaria	R3720				
Republic of Croatia	R3730				
Republic of Cyprus	R3740				
Czech Republic	R3750				
Kingdom of Denmark	R3760				
Republic of Estonia	R3770				
Republic of Finland	R3780				
French Republic	R3790				

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Hellenic Republic	**R3800**				
Federal Republic of Germany	**R3810**				
Republic of Hungary	**R3820**				
Republic of Iceland	**R3830**				
Ireland	**R3840**				
Italian Republic	**R3850**				
Republic of Latvia	**R3860**				
Republic of Lithuania	**R3870**				
Grand Duchy of Luxemburg	**R3880**				
Republic of Malta	**R3890**				
Kingdom of the Netherlands	**R3900**				
Kingdom of Norway	**R3910**				
Republic of Poland	**R3920**				
Portuguese Republic	**R3930**				
Romania	**R3940**				
Slovak Republic	**R3950**				
Republic of Slovenia	**R3960**				
Kingdom of Spain	**R3970**				
Kingdom of Sweden	**R3980**				
Swiss Confederation	**R3990**				
United Kingdom of Great Britain and Northern Ireland	**R4000**				

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Other countries to be considered in the Concentration accident							
C1410							
Country 1	**R4010**						
…							

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Other countries to be considered in the Concentration accident					
C1410					
Country 1	**R4010**				
…					

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Total Concentration accident all countries before diversification	**R4020**						
Diversification effect between countries	**R4030**						
Total Concentration accident all countries after diversification	**R4040**						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Total Concentration accident all countries before diversification	**R4020**				
Diversification effect between countries	**R4030**				
Total Concentration accident all countries after diversification	**R4040**				

Health Catastrophe risk — Pandemic		Income protection		Medical expense			
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner
		C1420	C1430	C1440	C1450	C1460	C1470
Republic of Austria	**R4100**						
Kingdom of Belgium	**R4110**						
Republic of Bulgaria	**R4120**						
Republic of Croatia	**R4130**						
Republic of Cyprus	**R4140**						
Czech Republic	**R4150**						
Kingdom of Denmark	**R4160**						
Republic of Estonia	**R4170**						
Republic of Finland	**R4180**						
French Republic	**R4190**						
Hellenic Republic	**R4200**						
Federal Republic of Germany	**R4210**						
Republic of Hungary	**R4220**						
Republic of Iceland	**R4230**						

(cont.)

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Ireland	**R4240**							
Italian Republic	**R4250**							
Republic of Latvia	**R4260**							
Republic of Lithuania	**R4270**							
Grand Duchy of Luxemburg	**R4280**							
Republic of Malta	**R4290**							
Kingdom of the Netherlands	**R4300**							
Kingdom of Norway	**R4310**							
Republic of Poland	**R4320**							
Portuguese Republic	**R4330**							
Romania	**R4340**							
Slovak Republic	**R4350**							
Republic of Slovenia	**R4360**							
Kingdom of Spain	**R4370**							
Kingdom of Sweden	**R4380**							
Swiss Confederation	**R4390**							
United Kingdom of Great Britain and Northern Ireland	**R4400**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Republic of Austria	**R4100**							
Kingdom of Belgium	**R4110**							
Republic of Bulgaria	**R4120**							
Republic of Croatia	**R4130**							
Republic of Cyprus	**R4140**							
Czech Republic	**R4150**							
Kingdom of Denmark	**R4160**							
Republic of Estonia	**R4170**							
Republic of Finland	**R4180**							
French Republic	**R4190**							
Hellenic Republic	**R4200**							
Federal Republic of Germany	**R4210**							
Republic of Hungary	**R4220**							
Republic of Iceland	**R4230**							
Ireland	**R4240**							
Italian Republic	**R4250**							
Republic of Latvia	**R4260**							
Republic of Lithuania	**R4270**							
Grand Duchy of Luxemburg	**R4280**							
Republic of Malta	**R4290**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Kingdom of the Netherlands	**R4300**							
Kingdom of Norway	**R4310**							
Republic of Poland	**R4320**							
Portuguese Republic	**R4330**							
Romania	**R4340**							
Slovak Republic	**R4350**							
Republic of Slovenia	**R4360**							
Kingdom of Spain	**R4370**							
Kingdom of Sweden	**R4380**							
Swiss Confederation	**R4390**							
United Kingdom of Great Britain and Northern Ireland	**R4400**							

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Other countries to be considered in the Pandemic								
C1550								
Country 1	**R4410**							
…								
Total Pandemic all countries	**R4420**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Other countries to be considered in the Pandemic								
C1550								
Country 1	**R4410**							
…								
Total Pandemic all countries	**R4420**							

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Solvency Capital Requirement — Non-life and Health catastrophe risk

Article 112	**Z0010**	
Ring Fenced Fund/Matching adjustment portfolio or remaining part	**Z0020**	
Fund/Portfolio number	**Z0030**	

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Non-life catastrophe risk — Summary				
Natural catastrophe risk	**R0010**			
Windstorm	**R0020**			
Earthquake	**R0030**			
Flood	**R0040**			
Hail	**R0050**			
Subsidence	**R0060**			
Diversification between perils	**R0070**			
Catastrophe risk non-proportional property reinsurance	**R0080**			
Man-made catastrophe risk	**R0090**			
Motor vehicle liability	**R0100**			
Marine	**R0110**			
Aviation	**R0120**			
Fire	**R0130**			
Liability	**R0140**			
Credit & Suretyship	**R0150**			

Non-life and Health catastrophe risk — Summary		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Diversification between perils	R0160			
Other non-life catastrophe risk	R0170			
Diversification between perils	R0180			
Total Non-life catastrophe risk before diversification	R0190			
Diversification between sub-modules	R0200			
Total Non-life catastrophe risk after diversification	R0210			
Health catastrophe risk — Summary				
Health catastrophe risk	R0300			
Mass accident	R0310			
Accident concentration	R0320			
Pandemic	R0330			
Diversification between sub-modules	R0340			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Republic of Austria	R0400						
Kingdom of Belgium	R0410						
Czech Republic	R0420						
Swiss Confederation; Principality of Lichtenstein	R0430						
Kingdom of Denmark	R0440						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450						
Federal Republic of Germany	R0460						
Republic of Iceland	R0470						
Ireland	R0480						
Grand Duchy of Luxemburg	R0490						
Kingdom of the Netherlands	R0500						
Kingdom of Norway	R0510						
Republic of Poland	R0520						
Kingdom of Spain	R0530						
Kingdom of Sweden	R0540						
United Kingdom of Great Britain and Northern Ireland	R0550						
Guadeloupe	R0560						
Martinique	R0570						
Collectivity of Saint Martin	R0580						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Réunion	R0590						
Total Windstorm EEA Regions before diversification	R0600						
Northern Europe	R0610						
Western Europe	R0620						
Eastern Europe	R0630						
Southern Europe	R0640						
Central and Western Asia	R0650						
Eastern Asia	R0660						
South and South-Eastern Asia	R0670						
Oceania	R0680						
Northern Africa	R0690						
Southern Africa	R0700						
Northern America excluding the United States of America	R0710						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Republic of Austria	R0400			
Kingdom of Belgium	R0410			
Czech Republic	R0420			
Swiss Confederation; Principality of Lichtenstein	R0430			
Kingdom of Denmark	R0440			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450			
Federal Republic of Germany	R0460			
Republic of Iceland	R0470			
Ireland	R0480			
Grand Duchy of Luxemburg	R0490			
Kingdom of the Netherlands	R0500			
Kingdom of Norway	R0510			
Republic of Poland	R0520			
Kingdom of Spain	R0530			
Kingdom of Sweden	R0540			
United Kingdom of Great Britain and Northern Ireland	R0550			
Guadeloupe	R0560			
Martinique	R0570			
Collectivity of Saint Martin	R0580			
Réunion	R0590			
Total Windstorm EEA Regions before diversification	R0600			

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Northern Europe	R0610			
Western Europe	R0620			
Eastern Europe	R0630			
Southern Europe	R0640			
Central and Western Asia	R0650			
Eastern Asia	R0660			
South and South-Eastern Asia	R0670			
Oceania	R0680			
Northern Africa	R0690			
Southern Africa	R0700			
Northern America excluding the United States of America	R0710			

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Caribbean and Central America	R0720						
Eastern South America	R0730						
Northern, southern and western South America	R0740						
North-east United States of America	R0750						
South-east United States of America	R0760						
Mid-west United States of America	R0770						

(cont.)

Natural Catastrophe risk — Windstorm		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090
Western United States of America	R0780						
Total Windstorm Other Regions before diversifications	R0790						
Total Windstorm all Regions before diversification	R0800						
Diversification effect between regions	R0810						
Total Windstorm after diversification	R0820						

(cont.)

Natural Catastrophe risk — Windstorm		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0100	C0110	C0120
Caribbean and Central America	R0720			
Eastern South America	R0730			
Northern, southern and western South America	R0740			
North-east United States of America	R0750			
South-east United States of America	R0760			
Mid-west United States of America	R0770			
Western United States of America	R0780			
Total Windstorm Other Regions before diversifications	R0790			
Total Windstorm all Regions before diversification	R0800			
Diversification effect between regions	R0810			
Total Windstorm after diversification	R0820			

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Republic of Austria	R0830						
Kingdom of Belgium	R0840						
Republic of Bulgaria	R0850						
Republic of Croatia	R0860						
Republic of Cyprus	R0870						
Czech Republic	R0880						
Swiss Confederation; Principality of Lichtenstein	R0890						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900						
Federal Republic of Germany	R0910						
Hellenic Republic	R0920						
Republic of Hungary	R0930						
Italian Republic; Republic of San Marino; Vatican City State	R0940						
Republic of Malta	R0950						
Portuguese Republic	R0960						
Romania	R0970						
Slovak Republic	R0980						
Republic of Slovenia	R0990						
Guadeloupe	R1000						
Martinique	R1010						

(cont.)

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Collectivity of Saint Martin	R1020						
Total Earthquake EEA Regions before diversification	R1030						
Northern Europe	R1040						
Western Europe	R1050						
Eastern Europe	R1060						
Southern Europe	R1070						
Central and Western Asia	R1080						
Eastern Asia	R1090						
South and South-Eastern Asia	R1100						
Oceania	R1110						
Northern Africa	R1120						
Southern Africa	R1130						
Northern America excluding the United States of America	R1140						

(cont.)

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Republic of Austria	**R0830**		
Kingdom of Belgium	**R0840**		
Republic of Bulgaria	**R0850**		
Republic of Croatia	**R0860**		
Republic of Cyprus	**R0870**		
Czech Republic	**R0880**		
Swiss Confederation; Principality of Lichtenstein	**R0890**		
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R0900**		
Federal Republic of Germany	**R0910**		
Hellenic Republic	**R0920**		
Republic of Hungary	**R0930**		
Italian Republic; Republic of San Marino; Vatican City State	**R0940**		
Republic of Malta	**R0950**		
Portuguese Republic	**R0960**		
Romania	**R0970**		
Slovak Republic	**R0980**		
Republic of Slovenia	**R0990**		
Guadeloupe	**R1000**		
Martinique	**R1010**		
Collectivity of Saint Martin	**R1020**		
Total Earthquake EEA Regions before diversification	**R1030**		

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Northern Europe	R1040		
Western Europe	R1050		
Eastern Europe	R1060		
Southern Europe	R1070		
Central and Western Asia	R1080		
Eastern Asia	R1090		
South and South-Eastern Asia	R1100		
Oceania	R1110		
Northern Africa	R1120		
Southern Africa	R1130		
Northern America excluding the United States of America	R1140		

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0130	C0140	C0150	C0160	C0170	C0180
Caribbean and Central America	R1150						
Eastern South America	R1160						
Northern, southern and western South America	R1170						
North-east United States of America	R1180						
South-east United States of America	R1190						
Mid-west United States of America	R1200						

(cont.)

Natural Catastrophe risk — Earthquake		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	(cont.)
		C0130	C0140	C0150	C0160	C0170	C0180	
Western United States of America	R1210							
Total Earthquake Other Regions before diversifications	R1220							
Total Earthquake all Regions before diversification	R1230							
Diversification effect between regions	R1240							
Total Earthquake after diversification	R1250							

Natural Catastrophe risk — Earthquake		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0190	C0200
Caribbean and Central America	R1150		
Eastern South America	R1160		
Northern, southern and western South America	R1170		
North-east United States of America	R1180		
South-east United States of America	R1190		
Mid-west United States of America	R1200		
Western United States of America	R1210		
Total Earthquake Other Regions before diversifications	R1220		
Total Earthquake all Regions before diversification	R1230		
Diversification effect between regions	R1240		
Total Earthquake after diversification	R1250		

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Republic of Austria	**R1260**						
Kingdom of Belgium	**R1270**						
Republic of Bulgaria	**R1280**						
Czech Republic	**R1290**						
Swiss Confederation; Principality of Lichtenstein	**R1300**						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R1310**						
Federal Republic of Germany	**R1320**						
Republic of Hungary	**R1330**						
Italian Republic; Republic of San Marino; Vatican City State	**R1340**						
Republic of Poland	**R1350**						
Romania	**R1360**						
Slovak Republic	**R1370**						
Republic of Slovenia	**R1380**						
United Kingdom of Great Britain and Northern Ireland	**R1390**						
Total Flood EEA Regions before diversification	**R1400**						
Northern Europe	**R1410**						
Western Europe	**R1420**						
Eastern Europe	**R1430**						
Southern Europe	**R1440**						
Central and Western Asia	**R1450**						

(cont.)

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Eastern Asia	**R1460**						
South and South-Eastern Asia	**R1470**						
Oceania	**R1480**						
Northern Africa	**R1490**						
Southern Africa	**R1500**						
Northern America excluding the United States of America	**R1510**						
Caribbean and Central America	**R1520**						
Eastern South America	**R1530**						
Northern, southern and western South America	**R1540**						
North-east United States of America	**R1550**						
South-east United States of America	**R1560**						
Mid-west United States of America	**R1570**						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Republic of Austria	R1260			
Kingdom of Belgium	R1270			
Republic of Bulgaria	R1280			
Czech Republic	R1290			
Swiss Confederation; Principality of Lichtenstein	R1300			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1310			
Federal Republic of Germany	R1320			
Republic of Hungary	R1330			
Italian Republic; Republic of San Marino; Vatican City State	R1340			
Republic of Poland	R1350			
Romania	R1360			
Slovak Republic	R1370			
Republic of Slovenia	R1380			
United Kingdom of Great Britain and Northern Ireland	R1390			
Total Flood EEA Regions before diversification	R1400			
Northern Europe	R1410			
Western Europe	R1420			
Eastern Europe	R1430			
Southern Europe	R1440			
Central and Western Asia	R1450			
Eastern Asia	R1460			

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
South and South-Eastern Asia	R1470			
Oceania	R1480			
Northern Africa	R1490			
Southern Africa	R1500			
Northern America excluding the United States of America	R1510			
Caribbean and Central America	R1520			
Eastern South America	R1530			
Northern, southern and western South America	R1540			
North-east United States of America	R1550			
South-east United States of America	R1560			
Mid-west United States of America	R1570			

Natural Catastrophe risk — Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260
Western United States of America	R1580						
Total Flood Other Regions before diversifications	R1590						
Total Flood all Regions before diversification	R1600						
Diversification effect between regions	R1610						
Total Flood after diversification	R1620						

(cont.)

Natural Catastrophe risk — Flood		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0270	C0280	C0290
Western United States of America	R1580			
Total Flood Other Regions before diversifications	R1590			
Total Flood all Regions before diversification	R1600			
Diversification effect between regions	R1610			
Total Flood after diversification	R1620			

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Republic of Austria	R1630						
Kingdom of Belgium	R1640						
Swiss Confederation; Principality of Lichtenstein	R1650						
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1660						
Federal Republic of Germany	R1670						
Italian Republic; Republic of San Marino; Vatican City State	R1680						
Grand Duchy of Luxemburg	R1690						
Kingdom of the Netherlands	R1700						
Kingdom of Spain	R1710						
Total Hail EEA Regions before diversification	R1720						

(cont.)

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Northern Europe	**R1730**						
Western Europe	**R1740**						
Eastern Europe	**R1750**						
Southern Europe	**R1760**						
Central and Western Asia	**R1770**						
Eastern Asia	**R1780**						
South and South-Eastern Asia	**R1790**						
Oceania	**R1800**						
Northern Africa	**R1810**						
Southern Africa	**R1820**						
Northern America excluding the United States of America	**R1830**						
Caribbean and Central America	**R1840**						
Eastern South America	**R1850**						
Northern, southern and western South America	**R1860**						
North-east United States of America	**R1870**						
South-east United States of America	**R1880**						
Mid-west United States of America	**R1890**						
Western United States of America	**R1900**						
Total Hail Other Regions before diversifications	**R1910**						

(cont.)

Natural Catastrophe risk — Hail		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350
Total Hail all Regions before diversification	**R1920**						
Diversification effect between regions	**R1930**						
Total Hail after diversification	**R1940**						

(cont.)

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Republic of Austria	**R1630**			
Kingdom of Belgium	**R1640**			
Swiss Confederation; Principality of Lichtenstein	**R1650**			
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	**R1660**			
Federal Republic of Germany	**R1670**			
Italian Republic; Republic of San Marino; Vatican City State	**R1680**			
Grand Duchy of Luxemburg	**R1690**			
Kingdom of the Netherlands	**R1700**			
Kingdom of Spain	**R1710**			
Total Hail EEA Regions before diversification	**R1720**			
Northern Europe	**R1730**			
Western Europe	**R1740**			
Eastern Europe	**R1750**			
Southern Europe	**R1760**			

Natural Catastrophe risk — Hail		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0360	C0370	C0380
Central and Western Asia	R1770			
Eastern Asia	R1780			
South and South-Eastern Asia	R1790			
Oceania	R1800			
Northern Africa	R1810			
Southern Africa	R1820			
Northern America excluding the United States of America	R1830			
Caribbean and Central America	R1840			
Eastern South America	R1850			
Northern, southern and western South America	R1860			
North-east United States of America	R1870			
South-east United States of America	R1880			
Mid-west United States of America	R1890			
Western United States of America	R1900			
Total Hail Other Regions before diversifications	R1910			
Total Hail all Regions before diversification	R1920			
Diversification effect between regions	R1930			
Total Hail after diversification	R1940			

Natural Catastrophe risk -Subsidence		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		C0390	C0400	C0410	C0420	C0430	C0440
Total Subsidence before diversification	**R1950**						
Diversification effect between zones	**R1960**						
Total Subsidence after diversification	**R1970**						

Natural Catastrophe risk -Subsidence		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0450	C0460
Total Subsidence before diversification	**R1950**		
Diversification effect between zones	**R1960**		
Total Subsidence after diversification	**R1970**		

Catastrophe risk — Non-proportional property reinsurance		Estimation of the premiums to be earned	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0470	C0480	C0490	C0500	C0510
Non-proportional property reinsurance	**R2000**					

Man made catastrophe risk — Motor Vehicle Liability		Number of vehicles policy limit above 24M€	Number of vehicles policy limit below or equal to 24M€	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation
		C0520	C0530	C0540	C0550	C0560	C0570
Motor Vehicle Liability	**R2100**						

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums
		C0580	C0590	C0600	C0610	C0620	C0630
Marine Tanker Collision	R2200						

(cont.)

Man made catastrophe risk — Marine Tanker Collision		Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	Name vessel
		C0640	C0650
Marine Tanker Collision	R2200		

Man made catastrophe risk — Marine Platform Explosion		Catastrophe Risk Charge Property damage before risk mitigation	Catastrophe Risk Charge Removal of wreckage before risk mitigation	Catastrophe Risk Charge Loss of production income before risk mitigation	Catastrophe Risk Charge Capping of the well or making the well secure before risk mitigation	Catastrophe Risk Charge Liability insurance and reinsurance obligations before risk mitigation	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation
		C0660	C0670	C0680	C0690	C0700	C0710
Marine Platform Explosion	R2300						

(cont.)

Man made catastrophe risk — Marine Platform Explosion		Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Name platform
		C0720	C0730	C0740	C0750
Marine Platform Explosion	R2300				

Man made catastrophe risk — Marine		Catastrophe Risk Charge Marine before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Marine after risk mitigation
		C0760	C0770	C0780
Total before diversification	**R2400**			
Diversification between type of event	**R2410**			
Total after diversification	**R2420**			

Man made catastrophe risk — Aviation		Catastrophe risk Charge Aviation hull before risk mitigation	Catastrophe risk Charge Aviation liability before risk mitigation	Catastrophe Risk Charge Aviation before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Aviation after risk mitigation
		C0790	C0800	C0810	C0820	C0830	C0840
Gross Catastrophe Risk Charge Aviation	**R2500**						

Man made catastrophe risk — Fire		Catastrophe Risk Charge Fire before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Fire after risk mitigation
		C0850	C0860	C0870	C0880
Fire	**R2600**				

Man made catastrophe risk — Liability		Earned premium following 12 months	Largest liability limit provided	Number of claims	Catastrophe Risk Charge Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Liability after risk mitigation
		C0890	C0900	C0910	C0920	C0930	C0940	C0950
Professional malpractice liability	R2700							
Employers liability	R2710							
Directors and officers liability	R2720							
Other liability	R2730							
Non-proportional reinsurance	R2740							
Total	R2750							

Man made catastrophe risk — Liability		Catastrophe Risk Charge Liability before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Liability after risk mitigation
		C0960	C0970	C0980
Total before diversification	R2800			
Diversification between type of cover	R2810			
Total after diversification	R2820			

Man made catastrophe risk — Credit & Suretyship — Large Credit Default		Exposure (individual or group)	Proportion of damage caused by scenario	Catastrophe Risk Charge Credit & Surety before risk mitigation — Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Surety after risk mitigation — Large Credit Default
		C0990	C1000	C1010	C1020	C1030	C1040
Largest exposure 1	R2900						
Largest exposure 2	R2910						
Total	R2920						

Man made catastrophe risk — Credit & Suretyship — Recession Risk		Earned premium following 12 months	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk
		C1050	C1060	C1070	C1080	C1090
Total	R3000					

Man made catastrophe risk — Credit & Suretyship		Catastrophe Risk Charge Credit & Suretyship before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Credit & Suretyship after risk mitigation
		C1100	C1110	C1120
Total before diversification	**R3100**			
Diversification between type of event	**R3110**			
Total after diversification	**R3120**			

Other non-life catastrophe risk		Estimation of the gross premiums to be earned	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation
		C1130	C1140	C1150	C1160
MAT other than Marine and Aviation	**R3200**				
Non-proportional MAT reinsurance other than Marine and Aviation	**R3210**				
Miscellaneous financial loss	**R3220**				
Non-proportional Casualty reinsurance other than General liability	**R3230**				
Non-proportional Credit & Surety reinsurance	**R3240**				
Total before diversification	**R3250**				
Diversification between groups of obligations	**R3260**				
Total after diversification	**R3270**				

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Republic of Austria	**R3300**							
Kingdom of Belgium	**R3310**							
Republic of Bulgaria	**R3320**							
Republic of Croatia	**R3330**							
Republic of Cyprus	**R3340**							
Czech Republic	**R3350**							
Kingdom of Denmark	**R3360**							
Republic of Estonia	**R3370**							
Republic of Finland	**R3380**							
French Republic; Principality of Monaco; Principality of Andorra	**R3390**							
Hellenic Republic	**R3400**							
Federal Republic of Germany	**R3410**							
Republic of Hungary	**R3420**							
Republic of Iceland	**R3430**							
Ireland	**R3440**							
Italian Republic; Republic of San Marino; Vatican City State	**R3450**							
Republic of Latvia	**R3460**							
Republic of Lithuania	**R3470**							
Grand Duchy of Luxemburg	**R3480**							
Republic of Malta	**R3490**							

Health Catastrophe risk — Mass accident		Accidental death		Permanent disability		Disability 10 years		(cont.)
		# Policy-holders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	
		C1170	C1180	C1190	C1200	C1210	C1220	
Kingdom of the Netherlands	**R3500**							
Kingdom of Norway	**R3510**							
Republic of Poland	**R3520**							
Portuguese Republic	**R3530**							
Romania	**R3540**							
Slovak Republic	**R3550**							
Republic of Slovenia	**R3560**							
Kingdom of Spain	**R3570**							
Kingdom of Sweden	**R3580**							
Swiss Confederation	**R3590**							
United Kingdom of Great Britain and Northern Ireland	**R3600**							
Total Mass accident all countries before diversification	**R3610**							
Diversification effect between countries	**R3620**							
Total Mass accident all countries after diversification	**R3630**							

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Republic of Austria	**R3300**						
Kingdom of Belgium	**R3310**						
Republic of Bulgaria	**R3320**						
Republic of Croatia	**R3330**						
Republic of Cyprus	**R3340**						
Czech Republic	**R3350**						
Kingdom of Denmark	**R3360**						
Republic of Estonia	**R3370**						
Republic of Finland	**R3380**						
French Republic; Principality of Monaco; Principality of Andorra	**R3390**						
Hellenic Republic	**R3400**						
Federal Republic of Germany	**R3410**						
Republic of Hungary	**R3420**						
Republic of Iceland	**R3430**						
Ireland	**R3440**						
Italian Republic; Republic of San Marino; Vatican City State	**R3450**						
Republic of Latvia	**R3460**						
Republic of Lithuania	**R3470**						
Grand Duchy of Luxemburg	**R3480**						

(cont.)

Health Catastrophe risk — Mass accident		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation
		# Policy-holders	Total value of benefits payable	# Policy-holders	Total value of benefits payable		
		C1230	C1240	C1250	C1260	C1270	C1280
Republic of Malta	**R3490**						
Kingdom of the Netherlands	**R3500**						
Kingdom of Norway	**R3510**						
Republic of Poland	**R3520**						
Portuguese Republic	**R3530**						
Romania	**R3540**						
Slovak Republic	**R3550**						
Republic of Slovenia	**R3560**						
Kingdom of Spain	**R3570**						
Kingdom of Sweden	**R3580**						
Swiss Confederation	**R3590**						
United Kingdom of Great Britain and Northern Ireland	**R3600**						
Total Mass accident all countries before diversification	**R3610**						
Diversification effect between countries	**R3620**						
Total Mass accident all countries after diversification	**R3630**						

(cont.)

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Republic of Austria	R3300		
Kingdom of Belgium	R3310		
Republic of Bulgaria	R3320		
Republic of Croatia	R3330		
Republic of Cyprus	R3340		
Czech Republic	R3350		
Kingdom of Denmark	R3360		
Republic of Estonia	R3370		
Republic of Finland	R3380		
French Republic; Principality of Monaco; Principality of Andorra	R3390		
Hellenic Republic	R3400		
Federal Republic of Germany	R3410		
Republic of Hungary	R3420		
Republic of Iceland	R3430		
Ireland	R3440		
Italian Republic; Republic of San Marino; Vatican City State	R3450		
Republic of Latvia	R3460		
Republic of Lithuania	R3470		
Grand Duchy of Luxemburg	R3480		
Republic of Malta	R3490		
Kingdom of the Netherlands	R3500		
Kingdom of Norway	R3510		

Health Catastrophe risk — Mass accident		Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1290	C1300
Republic of Poland	R3520		
Portuguese Republic	R3530		
Romania	R3540		
Slovak Republic	R3550		
Republic of Slovenia	R3560		
Kingdom of Spain	R3570		
Kingdom of Sweden	R3580		
Swiss Confederation	R3590		
United Kingdom of Great Britain and Northern Ireland	R3600		
Total Mass accident all countries before diversification	R3610		
Diversification effect between countries	R3620		
Total Mass accident all countries after diversification	R3630		

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Republic of Austria	R3700						
Kingdom of Belgium	R3710						
Republic of Bulgaria	R3720						
Republic of Croatia	R3730						
Republic of Cyprus	R3740						
Czech Republic	R3750						

(cont.)

Health Catastrophe risk — Concentration accident (cont.)

		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Kingdom of Denmark	**R3760**						
Republic of Estonia	**R3770**						
Republic of Finland	**R3780**						
French Republic	**R3790**						
Hellenic Republic	**R3800**						
Federal Republic of Germany	**R3810**						
Republic of Hungary	**R3820**						
Republic of Iceland	**R3830**						
Ireland	**R3840**						
Italian Republic	**R3850**						
Republic of Latvia	**R3860**						
Republic of Lithuania	**R3870**						
Grand Duchy of Luxemburg	**R3880**						
Republic of Malta	**R3890**						
Kingdom of the Netherlands	**R3900**						
Kingdom of Norway	**R3910**						
Republic of Poland	**R3920**						
Portuguese Republic	**R3930**						
Romania	**R3940**						
Slovak Republic	**R3950**						

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Republic of Slovenia	R3960						
Kingdom of Spain	R3970						
Kingdom of Sweden	R3980						
Swiss Confederation	R3990						
United Kingdom of Great Britain and Northern Ireland	R4000						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Republic of Austria	R3700				
Kingdom of Belgium	R3710				
Republic of Bulgaria	R3720				
Republic of Croatia	R3730				
Republic of Cyprus	R3740				
Czech Republic	R3750				
Kingdom of Denmark	R3760				
Republic of Estonia	R3770				
Republic of Finland	R3780				
French Republic	R3790				
Hellenic Republic	R3800				
Federal Republic of Germany	R3810				

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Republic of Hungary	**R3820**				
Republic of Iceland	**R3830**				
Ireland	**R3840**				
Italian Republic	**R3850**				
Republic of Latvia	**R3860**				
Republic of Lithuania	**R3870**				
Grand Duchy of Luxemburg	**R3880**				
Republic of Malta	**R3890**				
Kingdom of the Netherlands	**R3900**				
Kingdom of Norway	**R3910**				
Republic of Poland	**R3920**				
Portuguese Republic	**R3930**				
Romania	**R3940**				
Slovak Republic	**R3950**				
Republic of Slovenia	**R3960**				
Kingdom of Spain	**R3970**				
Kingdom of Sweden	**R3980**				
Swiss Confederation	**R3990**				
United Kingdom of Great Britain and Northern Ireland	**R4000**				

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Other countries to be considered in the Concentration accident							
C1410							
Country 1	**R4010**						
…							

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Other countries to be considered in the Concentration accident					
C1410					
Country 1	**R4010**				
…					

Health Catastrophe risk — Concentration accident		Largest known accident risk concentration	Accidental death	Permanent disability	Disability 10 years	Disability 12 months	Medical treatment
			Average sum insured	Average sum insured	Average sum insured	Average sum insured	Average sum insured
		C1310	C1320	C1330	C1340	C1350	C1360
Total Concentration accident all countries before diversification	**R4020**						
Diversification effect between countries	**R4030**						
Total Concentration accident all countries after diversification	**R4040**						

(cont.)

Health Catastrophe risk — Concentration accident		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C1370	C1380	C1390	C1400
Total Concentration accident all countries before diversification	**R4020**				
Diversification effect between countries	**R4030**				
Total Concentration accident all countries after diversification	**R4040**				

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Republic of Austria	**R4100**							
Kingdom of Belgium	**R4110**							
Republic of Bulgaria	**R4120**							
Republic of Croatia	**R4130**							
Republic of Cyprus	**R4140**							
Czech Republic	**R4150**							
Kingdom of Denmark	**R4160**							
Republic of Estonia	**R4170**							
Republic of Finland	**R4180**							
French Republic	**R4190**							
Hellenic Republic	**R4200**							
Federal Republic of Germany	**R4210**							
Republic of Hungary	**R4220**							

Health Catastrophe risk — Pandemic		Income protection		Medical expense				(cont.)
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	
		C1420	C1430	C1440	C1450	C1460	C1470	
Republic of Iceland	**R4230**							
Ireland	**R4240**							
Italian Republic	**R4250**							
Republic of Latvia	**R4260**							
Republic of Lithuania	**R4270**							
Grand Duchy of Luxemburg	**R4280**							
Republic of Malta	**R4290**							
Kingdom of the Netherlands	**R4300**							
Kingdom of Norway	**R4310**							
Republic of Poland	**R4320**							
Portuguese Republic	**R4330**							
Romania	**R4340**							
Slovak Republic	**R4350**							
Republic of Slovenia	**R4360**							
Kingdom of Spain	**R4370**							
Kingdom of Sweden	**R4380**							
Swiss Confederation	**R4390**							
United Kingdom of Great Britain and Northern Ireland	**R4400**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Republic of Austria	**R4100**							
Kingdom of Belgium	**R4110**							
Republic of Bulgaria	**R4120**							
Republic of Croatia	**R4130**							
Republic of Cyprus	**R4140**							
Czech Republic	**R4150**							
Kingdom of Denmark	**R4160**							
Republic of Estonia	**R4170**							
Republic of Finland	**R4180**							
French Republic	**R4190**							
Hellenic Republic	**R4200**							
Federal Republic of Germany	**R4210**							
Republic of Hungary	**R4220**							
Republic of Iceland	**R4230**							
Ireland	**R4240**							
Italian Republic	**R4250**							
Republic of Latvia	**R4260**							
Republic of Lithuania	**R4270**							
Grand Duchy of Luxemburg	**R4280**							
Republic of Malta	**R4290**							

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Kingdom of the Netherlands	R4300							
Kingdom of Norway	R4310							
Republic of Poland	R4320							
Portuguese Republic	R4330							
Romania	R4340							
Slovak Republic	R4350							
Republic of Slovenia	R4360							
Kingdom of Spain	R4370							
Kingdom of Sweden	R4380							
Swiss Confederation	R4390							
United Kingdom of Great Britain and Northern Ireland	R4400							

(cont.)

Health Catastrophe risk — Pandemic		Income protection		Medical expense			
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner
		C1420	C1430	C1440	C1450	C1460	C1470
Other countries to be considered in the Pandemic							
C1550							
Country 1	R4410						
…							
Total Pandemic all countries	R4420						

Health Catastrophe risk — Pandemic		Medical expense			Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care				
		C1480	C1490	C1500	C1510	C1520	C1530	C1540
Other countries to be considered in the Pandemic								
C1550								
Country 1	**R4410**							
…								
Total Pandemic all countries	**R4420**							

S.28.01.01

Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR_{NL} Result	R0010	

		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR_L Result	R0200	

		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance/ SPV) total capital at risk
		C0050	C0060
Obligations with profit participation — guaranteed benefits	R0210		
Obligations with profit participation — future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

Overall MCR calculation

		C0070
Linear MCR	R0300	
SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	
		C0070
Minimum Capital Requirement	R0400	

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Minimum Capital Requirement — Both life and non-life insurance activity

		Non-life activities	Life activities
		$MCR_{(NL,NL)}$ Result	$MCR_{(NL,L)}$ Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

		Non-life activities		Life activities	
		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
Income protection insurance and proportional reinsurance	R0030				
Workers' compensation insurance and proportional reinsurance	R0040				
Motor vehicle liability insurance and proportional reinsurance	R0050				
Other motor insurance and proportional reinsurance	R0060				
Marine, aviation and transport insurance and proportional reinsurance	R0070				
Fire and other damage to property insurance and proportional reinsurance	R0080				
General liability insurance and proportional reinsurance	R0090				
Credit and suretyship insurance and proportional reinsurance	R0100				
Legal expenses insurance and proportional reinsurance	R0110				

		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Assistance and proportional reinsurance	R0120				
Miscellaneous financial loss insurance and proportional reinsurance	R0130				
Non-proportional health reinsurance	R0140				
Non-proportional casualty reinsurance	R0150				
Non-proportional marine, aviation and transport reinsurance	R0160				
Non-proportional property reinsurance	R0170				

		Non-life activities	Life activities
		$MCR_{(L,NL)}$ Result	$MCR_{(L,L)}$ Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation — guaranteed benefits	R0210				
Obligations with profit participation — future discretionary benefits	R0220				
Index-linked and unit-linked insurance obligations	R0230				

Other life (re)insurance and health (re)insurance obligations	**R0240**			
Total capital at risk for all life (re)insurance obligations	**R0250**			

Overall MCR calculation

		C0130
Linear MCR	**R0300**	
SCR	**R0310**	
MCR cap	**R0320**	
MCR floor	**R0330**	
Combined MCR	**R0340**	
Absolute floor of the MCR	**R0350**	
		C0130
Minimum Capital Requirement	**R0400**	

Notional non-life and life MCR calculation		**Non-life activities**	**Life activities**
		C0140	**C0150**
Notional linear MCR	**R0500**		
Notional SCR excluding add-on (annual or latest calculation)	**R0510**		
Notional MCR cap	**R0520**		
Notional MCR floor	**R0530**		
Notional Combined MCR	**R0540**		
Absolute floor of the notional MCR	**R0550**		
Notional MCR	**R0560**		

S.29.01.01

Excess of Assets over Liabilities

		Year N	Year N-1	Variation
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35		**C0010**	**C0020**	**C0030**
Ordinary share capital (gross of own shares)	**R0010**			
Share premium account related to ordinary share capital	**R0020**			
Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings	**R0030**			
Subordinated mutual member accounts	**R0040**			
Surplus funds	**R0050**			
Preference shares	**R0060**			
Share premium account related to preference shares	**R0070**			
Reconciliation reserve before deduction for participations	**R0080**			
Subordinated liabilities	**R0090**			
An amount equal to the value of net deferred tax assets	**R0100**			
Other own fund items approved by the supervisory authority as basic own funds not specified above	**R0110**			
Variation of total BOF items before adjustments	**R0120**			
Variation of components of reconciliation reserve — Items reported in 'Own funds'				
Excess of assets over liabilities (Variations of BOF explained by Variation Analysis Templates)	**R0130**			
Own shares	**R0140**			
Forseeable dividends, distributions and charges	**R0150**			
Other basic own fund items	**R0160**			
Restricted own fund items due to ring fencing and matching	**R0170**			
Total variation of Reconciliation Reserve	**R0180**			
Summary Analysis of Variation of Excess of Assets over Liabilities				
Variations due to investments and financial liabilities	**R0190**			

		Year N	Year N-1	Variation
Variations due to technical provisions	**R0200**			
Variations in capital basic own fund items and other items approved	**R0210**			
Variation in Deffered Tax position	**R0220**			
Income Tax of the reporting period	**R0230**			
Dividend distribution	**R0240**			
Other variations in Excess of Assets over Liabilities	**R0250**			

S.29.02.01

Excess of Assets over Liabilities — explained by investments and financial liabilities

Analysis of movements affecting Excess of Assets over Liabilities

		C0010
Of which movements in valuation with an impact on Excess of Assets over Liabilities		
Valuation movements on investments	R0010	
Valuation movements on own shares	R0020	
Valuation movements on financial liabilities and subordinated liabilities	R0030	
Of which Investments revenues and expenses with an impact on Excess of Assets over Liabilities		
Investment revenues	R0040	
Investments expenses incl. Interest charges on subordinated and financial liabilities	R0050	
Variation in Excess of Assets over Liabilities explained by Investments and financial liabilities management	R0060	
Detail of Investment revenues		
Dividends	R0070	
Interests	R0080	
Rents	R0090	
Other	R0100	

S.29.03.01

Excess of Assets over Liabilities — explained by technical provisions

Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable		LIFE	NON LIFE
		Gross of reinsurance	Gross of reinsurance
		C0010	C0020
Opening Best Estimate	R0010		
Exceptional elements triggering restating of opening Best Estimate	R0020		
Changes in perimeter	R0030		
Foreign exchange variation	R0040		
Best Estimate on risk accepted during the period	R0050		
Variation of Best Estimate due to unwinding of discount rate — risks accepted prior to period	R0060		
Variation of Best Estimate due to year N projected in and out flows — risks accepted prior to period	R0070		
Variation of Best Estimate due to experience — risks accepted prior to period	R0080		
Variation of Best Estimate due to changes in non economic assumptions — risks accepted prior to period	R0090		
Variation of Best Estimate due to changes in economic environment — risks accepted prior to period	R0100		
Other changes not elsewhere explained	R0110		
Closing Best Estimate	R0120		

		LIFE	NON LIFE
		Reinsurance recoverables	Reinsurance recoverables
		C0030	C0040
Openning Best Estimate	R0130		
Closing Best Estimate	R0140		

Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable

		LIFE	NON LIFE
		Gross of reinsurance	Gross of reinsurance
		C0050	C0060
Opening Best Estimate	R0150		
Exceptional elements triggering restating of opening Best Estimate	R0160		
Changes in perimeter	R0170		
Foreign exchange variation	R0180		
Variation of Best Estimate on risk covered after the period	R0190		
Variation of Best Estimate on risks covered during the period	R0200		
Variation of Best Estimate due to unwinding of discount rate — risks covered prior to period	R0210		
Variation of Best Estimate due to year N projected in and out flows — risks covered prior to period	R0220		
Variation of Best Estimate due to experience and other sources — risks covered prior to period	R0230		
Variation of Best Estimate due to changes in non economic assumptions — risks covered prior to period	R0240		
Variation of Best Estimate due to changes in economic environment — risks covered prior to period	R0250		
Other changes not elsewhere explained	R0260		
Closing Best Estimate	R0270		

		LIFE	NON LIFE
		Reinsurance recoverables	Reinsurance recoverables
		C0070	C0080
Openning Best Estimate	R0280		
Closing Best Estimate	R0290		

Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralizing impact on Assets over Liabilities

		LIFE
		C0090
Variation in Investments in unit-linked	R0300	

Technical flows affecting Technical provisions

		LIFE	NON LIFE
		C0100	C0110
Premiums written during the period	R0310		
Claims and Benefits during the period, net of salvages and subrogations	R0320		
Expenses (excluding Investment expenses)	R0330		
Total technical flows on gross technical provisions	R0340		
Technical flows related to reinsurance during the period (recoverables received net of premiums paid)	R0350		

Variation in Excess of Assets over Liabilities explained by Technical provisions

		LIFE	NON LIFE
		C0120	C0130
Gross Technical Provisions	R0360		
Reinsurance recoverables	R0370		

S.29.04.01

Detailed analysis per period — Technical flows versus Technical provisions

Detailed analysis per period — Technical flows versus Technical provisions — UWY

Line of Business
Z0010

		Risks accepted during period	Risks accepted prior to period
		C0010	**C0020**
Written premiums underwritten during period	**R0010**		
Claims and benefits — net of salvages and subrogations recovered	**R0020**		
Expenses (related to insurance and reinsurance obligations)	**R0030**		
Variation of Best Estimate	**R0040**		
Variation of TP as a whole	**R0050**		
Adjustment of valuation of Assets held for unit-linked funds	**R0060**		
Total	**R0070**		

Detailed analysis per period — Technical flows versus Technical provisions — AY

		Risks covered after the period	Risks covered during the period	Risks covered prior to period
		C0030	**C0040**	**C0050**
Premiums earned/to be earned	**R0080**			
Claims and benefits — net of salvages and subrogations recovered	**R0090**			
Expenses (related to insurance and reinsurance obligations)	**R0100**			
Variation of BE	**R0110**			
Variation of TP as a whole	**R0120**			
Adjustment of valuation of Assets held for unit-linked funds	**R0130**			
Total	**R0140**			

S.30.01.01

Facultative covers for non-life and life business basic data

Facultative covers non-life (10 most important risks in terms of reinsured exposure)

Line of business
Z0010

Reinsurance program code	Risk identification code	Facultative reinsurance placement identification code	Finite reinsurance or similar arrangements	Proportional	Identification of the company/ person to which the risk relates	Description risk	Description risk category covered	Validity period (start date)	Validity period (expiry date)
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(cont.)

Currency	Sum insured	Type of underwriting model	Amount underwriting model	Sum reinsured on a facultative basis, with all reinsurers	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Facultative reinsurance commission
C0120	C0130	C0140	C0150	C0160	C0170	C0180

Facultative covers life (10 most important risks in terms of reinsured exposure)

Line of business
Z0010

Reinsurance program code	Risk identification code	Facultative reinsurance placement identification code	Finite reinsurance or similar arrangements	Proportional	Identification of the company/ person to which the risk relates	Description risk category covered	Validity period (start date)	Validity period (expiry date)	Currency
C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280

(cont.)

Sum Insured	Capital at risk	Sum reinsured on a facultative basis, with all reinsurers	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Facultative reinsurance commission
C0290	C0300	C0310	C0320	C0330

S.30.02.01

Facultative covers for non-life and life business shares data

Facultative covers non-life (10 most important risks in terms of reinsured exposure)

Line of business
Z0010

Reinsurance program code	Risk identification code	Facultative reinsurance placement identification code	Code reinsurer	Type of code reinsurer	Code broker	Type of code broker	Activity code broker	Share reinsurer (%)	Currency	Sum reinsured to facultative reinsurer	Facultative ceded reinsurance premium	Annotations
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

Facultative covers life (10 most important risks in terms of reinsured exposure)

Line of business
Z0010

Reinsurance program code	Risk identification code	Facultative reinsurance placement identification code	Code reinsurer	Type of code reinsurer	Code broker	Type of code broker	Activity code broker	Share reinsurer (%)	Currency	Sum reinsured to facultative reinsurer	Facultative ceded reinsurance premium	Annotations
C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270

Information on reinsurers and brokers

Code reinsurer	Type of code reinsurer	Legal name reinsurer	Type of reinsurer	Country of residency	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360

Code broker	Type of code broker	Legal name broker
C0370	C0380	C0390

S.30.03.01

Outgoing Reinsurance Program basic data

Reinsurance program code	Treaty identification code	Progressive section number in treaty	Progressive number of surplus/ layer in program	Quantity of surplus/ layers in program	Finite reinsurance or similar arrangements	Line of business	Description risk category covered	Type of reinsurance treaty	Inclusion of catastrophic reinsurance cover	Validity period (start date)	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	

Validity period (expiry date)	Currency	Type of underwriting model	Estimated Subject Premium income (XL-ESPI)	Gross Estimated Treaty Premium Income (proportional and non proportional)	Aggregate deductibles (amount)	Aggregate deductibles (%)	Retention or priority (amount)	Retention or priority (%)	Limit (amount)	Limit (%)	(cont.)
C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	

Maximum cover per risk or event	Maximum cover per treaty	Number of reinstate-ments	Descriptions of reinstate-ments	Maximum reinsurance commission	Minimum reinsurance commission	Expected reinsurance commission	Maximum overriding commission	Minimum overriding commission	Expected overriding commission	Maximum profit commission
C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330

(cont.)

Minimum profit commission	Expected profit commission	XL rate 1	XL rate 2	XL premium flat
C0340	C0350	C0360	C0370	C0380

S.30.04.01

Outgoing Reinsurance Program shares data

Reinsurance program code	Treaty identifi-cation code	Progressive section number in treaty	Progressive number of surplus/ layer in program	Code reinsurer	Type of code reinsurer	Code broker	Type of code broker	Activity code broker	Share reinsurer (%)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100

(cont.)

Exposure ceded for rein-surer's share (amount)	Type of collateral (if applicable)	Description of the rein-surers limit collateralised	Code collateral provider (if applicable)	Type of code of collateral provider	Estimated outgoing rein-surance premium for reinsurer's share	Annotations
C0110	C0120	C0130	C0140	C0150	C0160	C0170

Information on reinsurers and brokers

Code reinsurer	Type of code reinsurer	Legal name reinsurer	Type of reinsurer	Country of residency	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

Code broker	Type of code broker	Legal name broker
C0270	C0280	C0290

Code collateral provider (if applicable)	Type of code collateral provider (if applicable)	Collateral provider name (if applicable)
C0300	C0310	C0320

S.31.01.01

Share of reinsurers (including Finite Reinsurance and SPV's)

Code reinsurer	Type of code reinsurer	Reinsurance recoverables: Premium provision Non-life including Non-SLT Health	Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health	Reinsurance recoverables: Technical provisions Life including SLT Health	Adjustment for expected losses due to counterparty default	Reinsurance recoverables: Total reinsurance recoverables	Net receivables	Assets pledged by reinsurer	Financial guarantees	Cash deposits	Total guarantees received
C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150

Information on reinsurers

Code reinsurer	Type of code reinsurer	Legal name reinsurer	Type of reinsurer	Country of residency	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240

S.31.01.04

Share of reinsurers (including Finite Reinsurance and SPV's)

Legal name of reinsured undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Code reinsurer	Type of code reinsurer	Reinsurance recoverables: Premium provision Non-life including Non-SLT Health	Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health	Reinsurance recoverables: Technical provisions Life including SLT Health	Adjustment for expected losses due to counterparty default
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090

(cont.)

Reinsurance recoverables: Total reinsurance recoverables	Net receivables	Assets pledged by reinsurer	Financial guarantees	Cash deposits	Total guarantees received
C0100	C0110	C0120	C0130	C0140	C0150

Information on reinsurers

Code reinsurer	Type of code reinsurer	Legal name reinsurer	Type of reinsurer	Country of residency	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240

S.31.02.01

Special Purpose Vehicles

Internal code of SPV	ID Code of SPV notes or other financing mechanism issued	ID Code Type of SPV notes or other financing mechanism issued	Lines of Business SPV securitisation relates	Type of Trigger (s) in the SPV	Contractual trigger event	Same trigger as in underlying cedant's portfolio?	Basis risk arising from risk-transfer structure	Basis risk arising from contractual terms
C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(cont.)

SPV assets ring-fenced to settle cedant-specific obligations	Other non cedant-specific SPV Assets for which recourse may exist	Other recourse arising from securitisation	Total maximum possible obligations from SPV under reinsurance policy	SPV fully funded in relation to cedant obligations throughout the reporting period	Current recoverables from SPV	Identification of material investments held by cedant in SPV	Securitisation assets related to cedant held in trust with other third party than cedant / sponsor?
C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

Information on SPV

Internal code of SPV	Type of code SPV	Legal nature of SPV	Name of SPV	Incorporation no. of SPV	SPV country of authorisation	SPV authorisation conditions	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300

S.31.02.04

Special Purpose Vehicles

Legal name of reinsured undertaking	Identification code of the undertaking	Internal code of SPV	ID Code of SPV notes or other financing mechanism issued	ID Code Type of SPV notes or other financing mechanism issued	Lines of Business SPV securitisation relates	Type of Trigger(s) in the SPV	Contractual trigger event	Same trigger as in underlying cedant's portfolio?	Basis risk arising from risk-transfer structure
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100

(cont.)

Basis risk arising from contractual terms	SPV assets ring-fenced to settle cedant-specific obligations	Other non cedant-specific SPV Assets for which recourse may exist	Other recourse arising from securitisation	Total maximum possible obligations from SPV under reinsurance policy	SPV fully funded in relation to cedant obligations throughout the reporting period	Current recoverables from SPV	Identification of material investments held by cedant in SPV	Securitisation assets related to cedant held in trust with other third party than cedant / sponsor?
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

Information on SPV

Internal code of SPV	Type of code SPV	Legal nature of SPV	Name of SPV	Incorporation no. of SPV	SPV country of authorisation	SPV authorisation conditions	External rating assessment by nominated ECAI	Nominated ECAI	Credit quality step	Internal rating
C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300

S.32.01.04

Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/ non mutual)	Supervisory Authority
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080

(cont.)

Ranking criteria (in the group currency)									(cont.)
Total Balance Sheet (for (re) insurance 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 (re) 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	Accounting standard	
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	

Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

S.33.01.04

Insurance and Reinsurance individual requirements

					EEA and non EEA insurance and reinsurance undertakings (using SII rules) included only via D&A						
Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Entity Level/RFF or MAP/ 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	Individual SCR
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120

(cont.)

EEA and non EEA insurance and reinsurance undertakings (using SII rules) included only via D&A											
Individual MCR	Eligible Individual Own Funds to cover the SCR	Standard Formula used			Group or individual Internal Model Used			Individual Capital Add-On			
		Use of undertaking specific parameters	Use of simplifications	Use of Partial Internal Model	Group or individual internal model	Date of initial approval of IM	Date of approval of latest major change of IM	Date of decision of capital add-on	Amount of capital add-on	Reason of capital add-on	
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	

(cont.)

Non EEA insurance and reinsurance undertakings (both using SII rules and not using SII rules) regardless of the method used		
Local capital requirement	Local minimum capital requirement	Eligible own funds in accordance with local rules
C0240	C0250	C0260

S.34.01.04

Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements

Legal name of the undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Aggregated or not	Type of capital requirement	Notional SCR or Sectoral capital requirement	Notional MCR or Sectoral minimum capital requirement	Notional or Sectoral Eligible Own Funds
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080

S.35.01.04

Contribution to group Technical Provisions

				Total amount of TP		Technical Provisions — Non-Life (excluding Health)			Technical Provisions — Health (similar to non-life)			
Legal name of each undertaking	Identification code of the undertaking	Type of code of the ID of the undertaking	Method of group solvency calculation used	Amount of TP gross of IGT	Amount of TP net of IGT	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	

Technical Provisions — Health (similar to life)			Technical Provisions — Life (excluding health and index-linked and unit-linked)			Technical Provisions — Index-linked and unit-Linked insurance			Transitional on Technical Provisions		(cont.)
Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	

LTG measures and transitionals — Technical Provisions subject to Transitional on Risk Free Rate	LTG measures and transitionals — Technical Provisions subject to Volatility Adjustment	LTG measures and transitionals — Technical Provisions subject to Matching Adjustment
Amount of TP gross of IGT	Amount of TP gross of IGT	Amount of TP gross of IGT
C0240	C0250	C0260

S.36.01.01

IGT — Equity-type transactions, debt and asset transfer

ID of intragroup transaction	Investor/ lender name	Identification code for investor/ lender	ID code type of the investor/lender	Issuer/ borrower name	Identification code for issuer / borrower	ID code type of the issuer / borrower	ID code of the instrument	ID code type of the instrument	Transaction type	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	

Transaction Issue date	Maturity date of transaction	Currency of transaction	Contractual amount of transaction/ Transaction price	Value of collateral/ asset	Amount of redemptions/ prepayments/ paybacks during reporting period	Amount of dividends/ interest/ coupon and other payments made during reporting period	Balance of contractual amount of transaction at reporting date	Coupon/ Interest rate
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

S.36.02.01

IGT — Derivatives

ID of intragroup transaction	Investor/ Buyer	Identification code of investor / buyer	ID code type of the investor/ buyer	Issuer/ Seller name	Identification code of the issuer / seller	ID code type of the issuer / seller	ID code of the instrument	ID code type of the instrument	Transaction type	Transaction Trade date	Maturity date
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120

(cont.)

				Options, futures, forwards and other derivatives			Credit protection -CDS and Guarantees	Swaps			
Currency	Notional amount at transaction date	Notional amount at reporting date	Value of collateral	Use of derivatives (by buyer)	Identification code Asset / Liability underlying the derivative	ID code type of the Asset / Liability underlying the derivative	Counterparty name for which credit protection is purchased	Swap delivered interest rate (for buyer)	Swap received interest rate (for buyer)	Swap delivered currency (for buyer)	Swap received currency (for buyer)
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240

S.36.03.01

IGT — Internal reinsurance

ID of intragroup transaction	Name of cedent	Identification code of cedent	ID code type of the cedent	Name of reinsurer	Identification code of reinsurer	ID code type of the reinsurer	Validity period (start date)	Validity period (expiry date)	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	

Currency of contract/ treaty	Type of reinsurance contract/treaty	Maximum cover by reinsurer under contract/ treaty	Net Receivables	Total reinsurance recoverables	Reinsurance result (for reinsured entity)	Line of business
C0100	C0110	C0120	C0130	C0140	C0150	C0160

S.36.04.01

IGT — Cost Sharing, contingent liabilities, off BS and other items

ID of intragroup transaction	Investor/ Buyer/ Beneficiary name	Identification code of the Investor/ Buyer/ Beneficiary	ID code type of the Investor/ Buyer/ Beneficiary	Issuer/ Seller/ Provider name	Identification code of the Issuer/ Seller/ Provider	ID code type of the Issuer/ Seller/ Provider	(cont.)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	

Transaction type	Transaction Issue date	Effective date of agreement/ contract underlying transaction	Expiry date of agreement/ contract underlying transaction	Currency of transaction	Trigger event	Value of transaction/ collateral / Guarantee	(cont.)
C0080	C0090	C0100	C0110	C0120	C0130	C0140	

Maximum possible value of contingent liabilities	Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet	Maximum value of letters of credit/ guarantees	Value of guaranteed assets
C0150	C0160	C0170	C0180

S.37.01.04

Risk concentration

Name of the external counterparty	Identification code of the counterparty of the Group	ID code type of the counterparty of the Group	Country of the exposure	Nature of the exposure	Identification code of the exposure	Identification code type of the exposure	External rating	Nominated ECAI	Sector
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100

(cont.)

Group entity subject to the exposure	Identification code of the group entity	ID code type of the group entity	Maturity (asset side) / Validity (liability side)	Value of the exposure	Currency	Maximum amount to be paid by the reinsurer
C0110	C0120	C0130	C0140	C0150	C0160	C0170

ANNEX II

Instructions regarding reporting templates for individual undertakings

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

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as 'this template' throughout the text of the Annex.

S.01.01 — Content of the submission

General comments:

This section relates to opening, quarterly and annual submission of information for individual entities, ring fenced–funds, matching portfolios and remaining part.

When a special justification is needed, the explanation is not to be submitted within the reporting template but shall be part of the dialogue between undertakings and national competent authorities.

	ITEM	INSTRUCTIONS
Z0010	Ring–fenced fund/ matching portfolio/re-maining part	Identifies whether the reported figures are with regard to a ring–fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0020	Fund/Portfolio number	When item Z0010 = 1, identification number for a ring–fenced fund or matching portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0010 = 2, then report '0'
C0010/R0010	S.01.02 — Basic Infor-mation — General	This template shall always be reported. The only option possible is: 1 — Reported
C0010/R0020	S.01.03 — Basic Infor-mation — RFF and matching adjustment portfolios	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF or MAP 0 — Not reported other reason (in this case special justification is needed)
C0010/R0030	S.02.01 — Balance sheet	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 35 (6) to (8) 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0040	S.02.02 — Assets and liabilities by currency	One of the options in the following closed list shall be used: 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0060	S.03.01 — Off–balance sheet items — general	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no off–balance sheet items 0 — Not reported other reason (in this case special justification is needed)
C0010/R0070	S.03.02 — Off–balance sheet items — List of unlimited guarantees received by the undertaking	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no unlimited guarantees received 0 — Not reported other reason (in this case special justification is needed)
C0010/R0080	S.03.03 — Off–balance sheet items — List of unlimited guarantees provided by the undertaking	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no unlimited guarantees provided 0 — Not reported other reason (in this case special justification is needed)
C0010/R0090	S.04.01 — Activity by country	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no activity outside the home country 0 — Not reported (in this case special justification is needed)
C0010/R0100	S.04.02 — Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no activity outside the home country in relation to specific class 0 — Not reported (in this case special justification is needed)
C0010/R0110	S.05.01 — Premiums, claims and expenses by line of business	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 35 (6) to (8) 0 — Not reported (in this case special justification is needed)
C0010/R0120	S.05.02 — Premiums, claims and expenses by country	One of the options in the following closed list shall be used: 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0130	S.06.01 — Summary of Assets	One of the options in the following closed list shall be used: 1 — Reported 4 — Not due as S.06.02 reported quarterly 5 — Not due as S.06.02 reported annually 0 — Not reported (in this case special justification is needed)
C0010/R0140	S.06.02 — List of assets	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 35 (6) to (8) 7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions) 0– Not reported (in this case special justification is needed)
C0010/R0150	S.06.03 — Collective investment undertakings — look–through approach	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Collective investment undertakings 6 — Exempted under Article 35 (6) to (8) 7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions) 0 — Not reported (in this case special justification is needed)
C0010/R0160	S.07.01 — Structured products	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no structured products 6 — Exempted under 35 (6) to (8) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0170	S.08.01 — Open derivatives	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no derivative transactions 6 — Exempted under Article 35 (6) to (8) 7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0180	S.08.02 — Derivatives Transactions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no derivative transactions

	ITEM	INSTRUCTIONS
		6 — Exempted under Article 35 (6) to (8) 7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0190	S.09.01 — Income/ gains and losses in the period	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0200	S.10.01 — Securities lending and repos	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Securities lending and repos 6 — Exempted under Article 35 (6) to (8) 0– Not reported other reason (in this case special justification is needed)
C0010/R0210	S.11.01 — Assets held as collateral	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Assets held as collateral 6 — Exempted under Article 35 (6) to (8) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0220	S.12.01 — Life and Health SLT Technical Provisions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no life and health SLT business 6 — Exempted under Article 35 (6) to (8) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0230	S.12.02 — Life and Health SLT Technical Provisions — by country	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0240	S.13.01 — Projection of future gross cash flows	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no life and health SLT business 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0250	S.14.01 — Life obligations analysis	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no life and health SLT business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0260	S.15.01 — Description of the guarantees of variable annuities	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no variable annuities 0 — Not reported other reason (in this case special justification is needed)
C0010/R0270	S.15.02 — Hedging of guarantees of variable annuities	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no variable annuities 0 — Not reported other reason (in this case special justification is needed)
C0010/R0280	S.16.01 — Information on annuities stemming from Non–Life Insurance obligations	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no annuities stemming from Non–Life Insurance obligations 0 — Not reported other reason (in this case special justification is needed)
C0010/R0290	S.17.01 — Non–Life Technical Provisions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 6 — Exempted under Article 35 (6) to (8) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0300	S.17.02 — Non–Life Technical Provisions — By country	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0310	S.18.01 — Projection of future cash flows (Best Estimate — Non Life)	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0320	S.19.01 — Non–life insurance claims	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0330	S.20.01 — Development of the distribution of the claims incurred	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0340	S.21.01 — Loss distribution risk profile	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0350	S.21.02 — Underwriting risks non–life	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0– Not reported other reason (in this case special justification is needed)
C0010/R0360	S.21.03 — Non–life distribution of underwriting risks — by sum insured	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0370	S.22.01 — Impact of long term guarantees measures and transitionals	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no long term guarantees measures ('LTG') measures or transitionals are applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0380	S.22.04 — Information on the transitional on interest rates calculation	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no such transitional measure is applied 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0390	S.22.05 — Overall calculation of the transitional on technical provisions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no such transitional measure is applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0400	S.22.06 — Best estimate subject to volatility adjustment by country and currency	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as volatility adjustment not applied 0 — Not reported (in this case special justification is needed)
C0010/R0410	S.23.01 — Own funds	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 35 (6) to (8) 0 — Not reported (in this case special justification is needed)
C0010/R0420	S.23.02 — Detailed information by tiers on own funds	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported (in this case special justification is needed)
C0010/R0430	S.23.03 — Annual movements on own funds	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported (in this case special justification is needed)
C0010/R0440	S.23.04 — List of items on own funds	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported (in this case special justification is needed)
C0010/R0450	S.24.01 — Participations held	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no participations held 0 — Not reported (in this case special justification is needed)
C0010/R0460	S.25.01 — Solvency Capital Requirement — for undertakings on Standard Formula	One of the options in the following closed list shall be used: 1 — Reported as standard formula ('SF') is used 2 — Reported due to Article 112 request 8 — Not reported as use of partial internal model ('PIM') 9 — Not reported as use of full internal model ('IM') 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0470)	S.25.02 — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model	One of the options in the following closed list shall be used: 1 — Reported 9 — Not reported as use of full internal model 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0480	S.25.03 — Solvency Capital Requirement — for undertakings on Full Internal Models	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0500	S.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0510	S.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0520	S.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0530	S.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0540	S.26.05 — Solvency Capital Requirement — Non–Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0550	S.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0560	S.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0570	S.27.01 — Solvency Capital Requirement — Non–Life and Health catastrophe risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model

	ITEM	INSTRUCTIONS
		9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0580	S.28.01 — Minimum Capital Requirement — Only life or only non–life insurance or reinsurance activity	One of the options in the following closed list shall be used: 1– Reported 2 — Not reported as both life and non–life insurance or reinsurance activity 0– Not reported other reason (in this case special justification is needed)
C0010/R0590	S.28.02 — Minimum Capital Requirement — Both life and non–life insurance activity	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as only life or only non–life insurance or reinsurance activity or only reinsurance activity 0 — Not reported other reason (in this case special justification is needed)
C0010/R0600	S.29.01 — Excess of Assets over Liabilities	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0610	S.29.02 — Excess of Assets over Liabilities — explained by investments and financial liabilities	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0620	S.29.03 — Excess of Assets over Liabilities — explained by technical provisions	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0630	S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0640	S.30.01 — Facultative covers for non–life and life business basic data	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no facultative covers 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0650	S.30.02 — Facultative covers for non–life and life business shares data	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no facultative covers 0 — Not reported other reason (in this case special justification is needed)
C0010/R0660	S.30.03 — Outgoing Reinsurance Program basic data	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0670	S.30.04 — Outgoing Reinsurance Program shares data	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0680	S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0690	S.31.02 — Special Purpose Vehicles	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Special Purpose Insurance Vehicles 0 — Not reported other reason (in this case special justification is needed)
C0010/R0740	S.36.01 — IGT — Equity–type transactions, debt and asset transfer	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no intragroup transaction ('IGT') on Equity–type transactions, debt and asset transfer 12 — Not reported as no parent undertaking is a mixed–activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive 0 — Not reported other reason (in this case special justification is needed)
C0010/R0750	S.36.02 — IGT — Derivatives	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no IGT on Derivatives

	ITEM	INSTRUCTIONS
		12 — Not reported as no parent undertaking is a mixed–activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive 0 — Not reported other reason (in this case special justification is needed)
C0010/R0760	S.36.03 — IGT — Internal reinsurance	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no IGT on Internal reinsurance 12 — Not reported as no parent undertaking is a mixed–activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive 0 — Not reported other reason (in this case special justification is needed)
C0010/R0770	S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no IGT on Cost Sharing, contingent liabilities, off Balance Sheet ('BS') and other items 12 — Not reported as no parent undertaking is a mixed–activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive 0 — Not reported other reason (in this case special justification is needed)
C0010/R0790	SR.02.01 — Balance Sheet	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF/MAP 14 — Not reported as refers to MAP fund 0 — Not reported other reason (in this case special justification is needed)
C0010/R0800	SR.12.01 — Life and Health SLT Technical Provisions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF/MAP or no life and health SLT business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0810	SR.17.01 — Non–Life Technical Provisions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF/MAP or no non–life business 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0820	SR.22.02 — Projection of future cash flows (Best Estimate — Matching portfolios)	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Matching Adjustment ('MA') is applied 15 –Not reported as refers to RFF or remaining part 0 — Not reported other reason (in this case special justification is needed)
C0010/R0830	SR.22.03 — Information on the matching adjustment calculation	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no MA is applied 15 –Not reported as refers to RFF or remaining part 0 — Not reported other reason (in this case special justification is needed)
C0010/R0840	SR.25.01 — Solvency Capital Requirement — Only SF	One of the options in the following closed list shall be used: 1 — Reported as standard formula is used 2 — Reported due to Article 112 request 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 0 — Not reported other reason (in this case special justification is needed)
C0010/R0850	SR.25.02 — Solvency Capital Requirement — SF and PIM	One of the options in the following closed list shall be used: 1 — Reported 9 — Not reported as use of full internal model 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0860	SR.25.03 — Solvency Capital Requirement — IM	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0870	SR.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0880	SR.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0890	SR.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0900	SR.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0910	SR.26.05 — Solvency Capital Requirement — Non–Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0920	SR.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model

	ITEM	INSTRUCTIONS
		11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0930	SR.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0940	SR.27.01 — Solvency Capital Requirement — Non–Life Catastrophe risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)

S.01.02 — Basic information

General comments:

This section relates to opening, quarterly and annual submission of information for individual entities.

	ITEM	INSTRUCTIONS
C0010/R0010	Undertaking name	Legal name of the undertaking. Needs to be consistent over different submissions
C0010/R0020	Undertaking identification code	Identification code of the undertaking, using the following priority: — Legal Entity Identifier ('LEI') — Identification code used in the local market, attributed by supervisory authority
C0010/R0030	Type of code of undertaking	Type of ID Code used for the 'Undertaking Identification code' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0010/R0040	Type of undertaking	Identify the type of the reporting undertaking. The following closed list of options shall be used to identify the activity of the undertaking: 1 — Undertakings pursuing both life and non–life insurance activity 2 — Life undertakings 3 — Non–Life undertakings
C0010/R0050	Country of authorisation	Identify the ISO 3166–1 alpha–2 code of the country where the undertaking was authorised (Home–country)
C0010/R0070	Language of reporting	Identify the 2 letter code of ISO 639–1 code of the language used in the submission of information
C0010/R0080	Reporting submission date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the reporting to the supervisory authority is made
C0010/R0090	Reporting reference date	Identify the ISO 8601 (yyyy–mm–dd) code of the date identifying the last day of the reporting period
C0010/R0100	Regular/Ad–hoc submission	Identify if the submission of information relates to regular submission of information or ad–hoc. The following closed list of options shall be used: 1 — Regular reporting 2 — Ad–hoc reporting
C0010/R0110	Currency used for reporting	Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report
C0010/R0120	Accounting standards	Identification of the accounting standards used for reporting items in S.02.01, financial statements valuation. The following closed list of options shall be used: 1 — The undertaking is using International Financial Reporting Standards ('IFRS') 2 — The undertaking is using local generally accepted accounting principles ('GAAP') (other than IFRS)
C0010/R0130	Method of Calculation of the SCR	Identify the method used to calculate the SCR. The following closed list of options shall be used: 1 — Standard formula 2 — Partial internal model 3 — Full internal model
C0010/R0140	Use of undertaking specific parameters	Identify if the undertaking is reporting figures using undertaking specific parameters. The following closed list of options shall be used: 1 — Use of undertaking specific parameters 2 — Don't use undertaking specific parameters

	ITEM	INSTRUCTIONS
C0010/R0150	Ring–Fenced Funds	Identify if the undertaking is reporting activity by Ring Fenced Funds (RFF). The following closed list of options shall be used: 1 — Reporting activity by RFF 2 — Not reporting activity by RFF
C0010/R0170	Matching adjustment	Identify if the undertaking is reporting figures using the matching adjustment. The following closed list of options shall be used: 1– Use of matching adjustment 2 — No use of matching adjustment
C0010/R0180	Volatility adjustment	Identify if the undertaking is reporting figures using the volatility adjustment. The following closed list of options shall be used: 1– Use of volatility adjustment 2 — No use of volatility adjustment
C0010/R0190	Transitional measure on the risk–free interest rate	Identify if the undertaking is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options shall be used: 1 — Use of transitional measure on the risk–free interest rate 2 — No use of transitional measure on the risk–free interest rate
C0010/R0200	Transitional measure on technical provisions	Identify if the undertaking is reporting figures using the transitional deduction to technical provisions. The following closed list of options shall be used: 1 — Use of transitional measure on technical provisions 2 — No use of transitional measure on technical provisions
C0010/R0210	Initial submission or re–submission	Identify if it is an initial submission of information or a re–submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used: 1 — Initial submission 2 — Re–submission

S.01.03 — Basic Information — RFF and matching adjustment portfolios

General comments:

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

All ring–fenced funds and matching portfolios should be identified regardless if they are material for the purposes of submission of information.

In the first table all ring–fenced funds and matching adjustments portfolios shall be reported. In case a ring–fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice–versa for the situations where a MAP has a RFF).

In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations shall be reported in the second table.

	ITEM	INSTRUCTIONS
List of all RFF/MAP (overlaps allowed)		
C0040	Fund /Portfolio Number	Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring fenced fund and matching adjustment portfolio. This number has to be consistent over time and shall be used to identify the ring fenced funds and the matching portfolio number in other templates.
C0050	Name of ring–fenced fund/ Matching adjustment portfolio	Indicate the name of the ring fenced fund and matching adjustment portfolio. When possible (if linked to a commercial product) the commercial name shall be used. If not possible, e.g. if the fund is linked to several commercial products, a different name shall be used. The name shall be unique and be kept consistent over time.
C0060	RFF/MAP/Remaining part of a fund	Indicate if it is a ring fenced fund or a matching portfolio. In the cases where other funds are included within one fund this cell shall identify the type of each fund or sub–fund. One of the options in the following closed list shall be used: 1 — Ring–fenced fund 2 — Matching portfolio 3 — Remaining part of a fund
C0070	RFF/MAP with sub RFF/MAP	Identify if the fund identified has other funds embedded. One of the options in the following closed list shall be used: 1 — Fund with other funds embedded 2 — Not a fund with other funds embedded Only the 'mother' fund shall be identified with option 1.
C0080	Material	Indicate if the ring–fenced fund or a matching portfolio is material for the purposes of detailed submission of information. One of the options in the following closed list shall be used: 1 — Material 2 — Not material In case of fund with other funds embedded, this item is to be reported only for the 'mother' fund.
C0090	Article 304	Indicate whether the RFF is under Article 304 of Solvency II Directive. One of the following option shall be used: 1 — RFF under Article 304 — with the option for the equity risk sub–module 2 — RFF under Article 304 — without the option for the equity risk sub–module 3 — RFF not under Article 304

	ITEM	INSTRUCTIONS
List of RFF/MAP with sub RFF/MAP		
C0100	Number of RFF/MAP with sub RFF/MAP	For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040. The fund shall be repeated for as many rows as needed to report the funds embedded.
C0110	Number of sub RFF/MAP	Identify the number of the funds embedded in other funds as defined for item C0040.
C0120	Sub RFF/MAP	Identify if the nature of the fund embedded in other funds. One of the options in the following closed list shall be used: 1 — Ring–fenced fund 2 — Matching portfolio

S.02.01 — Balance sheet

General comments:

This section relates to opening, quarterly and annual submission of information for individual entities, ring fenced–funds and remaining part.

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

With regards to the 'Statutory accounts value' column (C0020), recognition and valuation methods are the ones used by undertakings in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the 'Statutory accounts value' column, separately. However, in the 'Statutory accounts value' column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

	ITEM	INSTRUCTIONS
Assets		
Z0020	Ring–fenced fund or remaining part	Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF 2 — Remaining part
Z0030	Fund number	When item Z0020 = 1, this is a unique number of fund, as attributed by the undertaking. It shall remain unvarying over time. It shall not be re–used for any other fund. The number shall be used consistently across all templates, where relevant, to identify that fund. When item Z0020 = 2, then report '0'

	ITEM	INSTRUCTIONS
C0020/R0010	Goodwill	Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.
C0020/R0020	Deferred acquisition costs	Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered.
C0010–C0020/ R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance.
C0010–C0020/ R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carryforward of unused tax losses; and/or (c) the carryforward of unused tax credits.
C0010–C0020/ R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.
C0010–C0020/ R0060	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. It includes also property for own use under construction.
C0010–C0020/ R0070	Investments (other than assets held for index–linked and unit–linked contracts)	This is the total amount of investments, excluding assets held for index–linked and unit–linked contracts.
C0010–C0020/ R0080	Property (other than for own use)	Amount of the property, other than for own use. It includes also property under construction other than for own use.
C0010–C0020/ R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in 'Assets held for index–linked and unit–linked contracts' in C0010–C0020/R0220.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0100	Equities	This is the total amount of equities, listed and unlisted. With regard to 'statutory accounts values' column (C0020), where– the split between listed and unlisted is not available, this item shall reflect the sum.
C0010–C0020/ R0110	Equities — listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.
C0010–C0020/ R0120	Equities — unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.
C0010–C0020/ R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. With regard to 'statutory accounts values' column (C0020) — where the split of bonds is not available, this item shall reflect the sum.
C0010–C0020/ R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra–national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35. With regard to 'statutory accounts values' column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010–C0020/ R0150	Corporate Bonds	Bonds issued by corporations With regard to 'statutory accounts values' column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0160	Structured notes	Hybrid securities, combining a fixed income (return in a form of fixed payments) 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 any 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. With regard to 'statutory accounts values' column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010–C0020/ R0170	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') With regard to 'statutory accounts values' column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010–C0020/ R0180	Collective Investments Undertakings	Collective investment undertaking means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
C0010–C0020/ R0190	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange ('FX') rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see R0790).
C0010–C0020/ R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0210	Other investments	Other investments not covered already within investments reported above.
C0010–C0020/ R0220	Assets held for index–linked and unit–linked contracts	Assets held for index–linked and unit–linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).
C0010–C0020/ R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools. With regard to 'statutory accounts values' column (C0020) — where the split of the split of loans & mortgages is not available, this item shall reflect the sum
C0010–C0020/ R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions). With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.
C0010–C0020/ R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.
C0010–C0020/ R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.
C0010–C0020/ R0270	Reinsurance recoverables from:	This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).
C0010–C0020/ R0280	Non–life and health similar to non–life	Reinsurance recoverables in respect of technical provisions for non–life and health similar to non–life.

	ITEM	INSTRUCTIONS
		With regard to 'statutory accounts values' column (C0020), where the split between non–life excluding health and health similar to non–life is not available this item shall reflect the sum.
C0010–C0020/ R0290	Non–life excluding health	Reinsurance recoverables in respect of technical provisions for non–life business, excluding technical provisions for health– similar to non –life
C0010–C0020/ R0300	Health similar to non–life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010–C0020/ R0310	Life and health similar to life, excluding health and index–linked and unit–linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked With regard to 'statutory accounts values' column (C0020), where the split between life excluding health and index–linked and unit–linked and health similar to life is not available, this item shall reflect the sum.
C0010–C0020/ R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010–C0020/ R0330	Life excluding health and index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked.
C0010–C0020/ R0340	Life index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.
C0010–C0020/ R0350	Deposits to cedants	Deposits relating to reinsurance accepted.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0360	Insurance and intermediaries receivables	Amounts past–due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash–in flows of technical provisions. It shall include receivables from reinsurance accepted.
C0010–C0020/ R0370	Reinsurance receivables	Amounts past due by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables. It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions.
C0010–C0020/ R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance–related), including public entities.
C0010–C0020/ R0390	Own shares (held directly)	This is the total amount of own shares held directly by the undertaking.
C0010–C0020/ R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	Value of the amount due in respect of own fund items or initial fund called up but not yet paid in.
C0010–C0020/ R0410	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. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.
C0010–C0020/ R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010–C0020/ R0500	Total assets	This is the overall total amount of all assets.

Liabilities

C0010–C0020/ R0510	Technical provisions — non–life	Sum of the technical provisions non–life.

	ITEM	INSTRUCTIONS
		This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of Minimum capital requirement ('MCR') calculation. With regard to 'statutory accounts values' column (C0020), where the split of technical provisions for non –life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum.
C0010–C0020/ R0520	Technical provisions — non–life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0530	Technical provisions — non–life (excluding health) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0540	Technical provisions — non–life (excluding health) — Best estimate	This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0550	Technical provisions — non–life (excluding health) — Risk margin	This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/ R0560	Technical provisions — health (similar to non–life)	This is the total amount of technical provisions for health (similar to non — life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0570	Technical provisions — health (similar to non–life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to non–life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0580	Technical provisions — health (similar to non –life) — Best estimate	This is the total amount of best estimate of technical provisions for health business (similar to non–life). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0590	Technical provisions — health (similar to non — life) — Risk margin	This is the total amount of risk margin of technical provisions for health business (similar to non–life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/ R0600	Technical provisions — life (excluding index–linked and unit–linked)	Sum of the technical provisions life (excluding index–linked and unit–linked). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. With regard to 'statutory accounts values' column (C0020), where the split of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index– linked and unit — linked) is not possible, this item shall reflect the sum.
C0010–C0020/ R0610	Technical provisions — health (similar to life)	This is the total amount of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	This is the total amount of best estimate of technical provisions for health (similar to life) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0640	Technical provisions — health (similar to life) — Risk margin	This is the total amount of risk margin of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/ R0650	Technical provisions — life (excl. health and index–linked and unit–linked)	This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0670	Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate	This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0680	Technical provisions — life (excl. health and index–linked and unit–linked) — Risk margin	This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/ R0690	Technical provisions — index–linked and unit–linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index–linked and unit–linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0710	Technical provisions — index–linked and unit–linked — Best estimate	This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be reported gross of reinsurance This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0720	Technical provisions — index–linked and unit–linked — Risk margin	This is the total amount of risk margin of technical provisions for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0020/R0730	Other technical provisions	Other technical provisions, as recognised by undertakings in their statutory accounts, in accordance with the local GAAP or IFRS.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0740	Contingent liabilities	A contingent liability is defined as: a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or b) a present obligation that arises from past events even if: (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (ii) the amount of the obligation cannot be measured with sufficient reliability. The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.
C0010–C0020/ R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones reported under 'Pension benefit obligations'. The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.
C0010–C0020/ R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010–C0020/ R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010–C0020/ R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.
C0010–C0020/ R0790	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010–C0020/R0190.

	ITEM	INSTRUCTIONS
		Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value.
C0010–C0020/ R0800	Debts owed to credit institutions	Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts.
C0010–C0020/ R0810 (L20)	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here.
C0010–C0020/ R0820	Insurance and intermediaries payables	Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions. Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities). It shall include payables from reinsurance accepted.
C0010–C0020/ R0830	Reinsurance payables	Amounts payable, past due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables. Includes payables to reinsurers that relate to ceded premiums.
C0010–C0020/ R0840	Payables (trade, not insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance–related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010–C0020/ R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here. With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010–C0020/ R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds. With regard to 'statutory accounts values' column (C0020), where– the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010–C0020/ R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010–C0020/ R0900	Total liabilities	This is the overall total amount of all liabilities
C0010/R1000	Excess of assets over liabilities	This is the total of undertaking's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.
C0020/R1000	Excess of assets over liabilities (statutory accounts value)	This is the total of excess of assets over liabilities of statutory accounts value column.

S.02.02 — Assets and liabilities by currency

General comment:

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

This template is to be filled in accordance to the Balance sheet (S.02.01). Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

This template is not required to be submitted if one single currency represents more than 90 % of assets and also of liabilities.

If submitted, information on the reporting currency shall always be reported regardless of the amount of assets and liabilities. Information reported by currency shall at least represent 90 % of the total assets and of the total liabilities. The remaining 10 % shall be aggregated. If a specific currency has to be reported for either assets or liabilities to comply with the 90 % rule then that currency shall be reported for both assets and liabilities.

	ITEM	INSTRUCTIONS
C0010/R0010	Currencies	Identify the ISO 4217 alphabetic code of each currency to be reported.
C0020/R0020	Total value of all currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the total value of the investments (other than assets held for index–linked and unit–linked contracts) for all currencies.
C0030/R0020	Value of the reporting currency — Investments (other than assets held for index–linked and unit–linked contracts)	Report the value of the investments (other than assets held for index–linked and unit–linked contracts) for the reporting currency.
C0040/R0020	Value of the remaining other currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the total value of the investments (other than assets held for index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0020) and in the material currencies reported by currency (C0050/R0020).
C0050/R0020	Value of material currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the value of the investments (other than assets held for index–linked and unit–linked contracts) for each of the currencies required to be reported separately.
C0020/R0030	Total value of all currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the total value of other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for all currencies.
C0030/R0030	Value of the reporting currency — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0030	Value of remaining other currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the total value the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0030) and in the currencies reported by currency (C0050/R0030).
C0050/R0030	Value of material currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for each of the currencies required to be reported separately.
C0020/R0040	Total value of all currencies — Assets held for index–linked and unit–linked contracts	Report the total value of the assets held for index–linked and unit–linked contracts for all currencies.
C0030/R0040	Value of the reporting currency — Assets held for index–linked and unit–linked contracts	Report the value of the assets held for index–linked and unit–linked contracts for the reporting currency.
C0040/R0040	Value of remaining other currencies — Assets held for index–linked and unit–linked contracts	Report the total value of the assets held for index–linked and unit–linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0040) and in the currencies reported by currency (C0050/R0040).
C0050/R0040	Value of material currencies — Assets held for index–linked and unit–linked contracts	Report the value of the assets held for index–linked and unit–linked contracts for all currencies required to be reported separately.

	ITEM	INSTRUCTIONS
C0020/R0050	Total value of all currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for all currencies.
C0030/R0050	Value of the reporting currency — Reinsurance recoverables	Report the value of the reinsurance recoverables for the reporting currency.
C0040/R0050	Value of remaining other currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0050) and in the currencies reported by currency (C0050/R0050).
C0050/R0050	Value of material currencies — Reinsurance recoverables	Report the value of the Reinsurance recoverables for each of the currencies required to be reported separately.
C0020/R0060	Total value of all currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the total value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for all currencies.
C0030/R0060	Value of the reporting currency — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the reporting currency.
C0040/R0060	Value of remaining other currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0060) and in the currencies reported by currency (C0050/R0060).
C0050/R0060	Value of material currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for each of the currencies required to be reported separately.
C0020/R0070	Total value of all currencies — Any other assets	Report the total value of any other assets for all currencies.
C0030/R0070	Value of the reporting currency — Any other assets	Report the value of any other assets for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0070	Value of remaining other currencies — Any other assets	Report the total value of any other assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0070) and in the currencies reported by currency (C0050/R0070).
C0050/R0070	Value of material currencies — Any other assets	Report the value of any other assets for each of the currencies required to be reported separately.
C0020/R0100	Total value of all currencies — Total assets	Report the total value of the total assets for all currencies.
C0030/R0100	Value of the reporting currency — Total assets	Report the value of total assets for the reporting currency.
C0040/R0100	Value of remaining other currencies — Total assets	Report the value of total assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0100) and in the currencies reported by currency (C0050/R0100).
C0050/R0100	Value of material currencies — Total assets	Report the value of total assets for each of the currencies required to be reported separately.
C0020/R0110	Total value of all currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the total value of the technical provisions (excl. index–linked and unit–linked contracts) for all currencies.
C0030/R0110	Value of the reporting currency — Technical provisions (excluding index–linked and unit–linked contracts)	Report the value of the technical provisions (excl. index–linked and unit–linked contracts) for the reporting currency
C0040/R0110	Value of remaining other currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the total value of the technical provisions (excl. index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0110) and in the currencies reported by currency (C0050/R0110).
C0050/R0110	Value of material currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the value of the Technical provisions (excl. index–linked and unit–linked contracts) for each of the currencies required to be reported separately

	ITEM	INSTRUCTIONS
C0020/R0120	Total value of all currencies — Technical provisions — index–linked and unit–linked contracts	Report the total value of the technical provisions — index–linked and unit–linked contracts for all currencies.
C0030/R0120	Value of the reporting currency — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for the reporting currency.
C0040/R0120	Value of remaining other currencies — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120).
C0050/R0120	Value of material currencies — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for each of the currencies required to be reported separately.
C0020/R0130	Total value of all currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the total value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for all currencies.
C0030/R0130	Value of the reporting currency — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for the reporting currency.
C0040/R0130	Value of remaining other currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130).
C0050/R0130	Value of material currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for each of the currencies required to be reported separately.

	ITEM	INSTRUCTIONS
C0020/R0140	Total value of all currencies — Derivatives	Report the total value of the derivatives for all currencies.
C0030/R0140	Value of the reporting currency — Derivatives	Report the value of the derivatives for the reporting currency.
C0040/R0140	Value of remaining other currencies — Derivatives	Report the total value of the derivatives for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0140) and in the currencies reported by currency (C0050/R0140).
C0050/R0140	Value of material currencies — Derivatives	Report the value of the derivatives for each of the currency required to be reported separately.
C0020/R0150	Total value of all currencies — Financial liabilities	Report the total value of the financial liabilities for all currencies.
C0030/R0150	Value of the reporting currency — Financial liabilities	Report the value of the financial liabilities for the reporting currency.
C0040/R0150	Value of remaining other currencies — Financial liabilities	Report the total value of the financial liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0150) and in the currencies reported by currency (C0050/R0150).
C0050/R0150	Value of material currencies — Financial liabilities	Report the value of the financial liabilities for each of the currencies required to be reported separately.
C0020/R0160	Total value of all currencies — Contingent liabilities	Report the total value of the Contingent liabilities for all currencies.
C0030/R0160	Value of the reporting currency — Contingent liabilities	Report the value of the contingent liabilities for the reporting currency.
C0040/R0160	Value of remaining other currencies — Contingent liabilities	Report the total value of the contingent liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0160) and in the currencies reported by currency (C0050/R0160).
C0050/R0160	Value of material currencies — Contingent liabilities	Report the value of the contingent liabilities for each of the currencies required to be reported separately
C0020/R0170	Total value of all currencies — Any other liabilities	Report the total value of any other liabilities for all currencies.
C0030/R0170	Value of the reporting currency — Any other liabilities	Report the value of any other liabilities for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0170	Value of remaining other currencies — Any other liabilities	Report the total value of any other liabilities for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0170) and in the currencies reported by currency (C0050/R0170).
C0050/R0170	Value of material currencies — Any other liabilities	Report the value of any other liabilities for each of the currencies required to be reported separately.
C0020/R0200	Total value of all currencies — Total liabilities	Report the total value of the total liabilities for all currencies.
C0030/R0200	Value of the reporting currency — Total liabilities	Report the value of total liabilities for the reporting currency.
C0040/R0200	Value of remaining other currencies — Total liabilities	Report the total value of total liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200).
C0050/R0200	Value of material currencies — Total liabilities	Report the value of total liabilities for each of the currency required to be reported separately.

S.03.01 — Off–balance sheet items — General

General comments:

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

This section includes the information referring to off–balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Guarantees require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items shall not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

A contingent liability is defined as:

a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or

b) a present obligation that arises from past events even if:

   i. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

   ii. the amount of the obligation cannot be measured with sufficient reliability.

Collateral is an asset with a monetary value or a commitment that secure the lender against the defaults of the borrower.

The guarantees listed in this template are not reported in S.03.02 and S.03.03. This means that only limited guarantees are to be reported in this template.

	ITEM	INSTRUCTIONS
C0010/R0010	Maximum value — Guarantees provided by the undertaking, including letters of credit	Sum of all possible cash out–flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party. It includes cash–flows related to letter of credit. In case any guarantee is also identified as contingent liability under R0310, the maximum amount shall also be included in this row.
C0010/R0020	Maximum value — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group	Part of C0010/R0010 related to guarantees, including letters of credit, provided to other undertakings of the same group.
C0020/R0010	Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit	Solvency II value of the guarantees provided by the undertaking, including letters of credit
C0020/R0020	Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group	Part of C0020/R0010 related guarantees, including letters of credit provided to other undertakings of the same group.
C0010/R0030	Maximum value — Guarantees received by the undertaking, including letters of credit	Sum of all possible cash in–flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the undertaking from another party to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).
C0010/R0040	Maximum value — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group	Part of C0010/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.
C0020/R0030	Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit	Solvency II value of the guarantees received by the undertaking, including letters of credit.
C0020/R0040	Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group	Part of C0020/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.
C0020/R0100	Value of guarantee/collateral/contingent liabilities –Collateral held for loans made or bonds purchased	Solvency II value of the collaterals held for loans made or bonds purchased.

	ITEM	INSTRUCTIONS
C0020/R0110	Value of guarantee/collateral/contingent liabilities –Collateral held for derivatives	Solvency II value of the collaterals held for derivatives.
C0020/R0120	Value of guarantee/collateral/contingent liabilities — Assets pledged by reinsurers for ceded technical provisions	Solvency II value of the assets pledged by reinsurers for ceded technical provisions.
C0020/R0130	Value of guarantee/collateral/contingent liabilities — Other collateral held	Solvency II value of other collaterals held.
C0020/R0200	Value of guarantee/collateral/contingent liabilities –Total collateral held	Total Solvency II value of the collaterals held.
C0030/R0100	Value of assets for which collateral is held — Collateral held for loans made or bonds purchased	Solvency II value of the assets for which the collateral for loans made or bonds purchased is held.
C0030/R0110	Value of assets for which collateral is held — Collateral held for derivatives	Solvency II value of the assets for which the collateral for derivatives is held.
C0030/R0120	Value of assets for which collateral is held — Assets pledged by reinsurers for ceded technical provisions	Solvency II value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held.
C0030/R0130	Value of assets for which collateral is held — Other collateral held	Solvency II value of the assets for which the other collateral is held.
C0030/R0200	Value of assets for which collateral is held — Total collateral held	Total Solvency II value of the assets for which the total collateral is held.
C0020/R0210	Value of guarantee/collateral/contingent liabilities — Collateral pledged for loans received or bonds issued	Solvency II value of the collaterals pledged for loans received or bonds issued.
C0020/R0220	Value of guarantee/collateral/contingent liabilities — Collateral pledged for derivatives	Solvency II value of the collaterals pledged for derivatives.

	ITEM	INSTRUCTIONS
C0020/R0230	Value of guarantee/collateral/contingent liabilities — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the assets pledged to cedants for technical provisions (reinsurance accepted).
C0020/R0240	Value of guarantee/collateral/contingent liabilities — Other collateral pledged	Solvency II value of the collateral pledged for other collateral.
C0020/R0300	Value of guarantee/collateral/contingent liabilities — Total collateral pledged	Total Solvency II value of the collateral pledged.
C0040/R0210	Value of liabilities for which collateral is pledged — Collateral pledged for loans received or bonds issued	Solvency II value of the liabilities for which the collateral for loans received or bonds issued is pledged.
C0040/R0220	Value of liabilities for which collateral is pledged — Collateral pledged for derivatives	Solvency II value of the liabilities for which the collateral for derivatives is pledged.
C0040/R0230	Value of liabilities for which collateral is pledged — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted).
C0040/R0240	Value of liabilities for which collateral is pledged — Other collateral pledged	Solvency II value of the liabilities for which other collateral is pledged.
C0040/R0300	Value of liabilities for which collateral is pledged — Total collateral pledged	Total Solvency II value of the liabilities for which the collateral is pledged.
C0010/R0310	Maximum value — Contingent liabilities not in Solvency II Balance Sheet	Maximum possible value, regardless of their probability (i.e. future cash out–flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of S.02.01). This shall relate to contingent liabilities that are not material. This amount shall include guarantees reported in R0010 if considered as contingent liabilities.

	ITEM	INSTRUCTIONS
C0010/R0320	Maximum value — Contingent liabilities not in Solvency II Balance Sheet, of which contingent liabilities toward entities of the same group	Part of C0010/R0310 related to contingent liabilities toward entities of the same group.
C0010/R0330	Maximum value — Contingent liabilities in Solvency II Balance Sheet	Maximum possible value, regardless of their probability (i.e. future cash out– flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet as defined in Article 11 of the Delegated Regulation (EU) 2015/35.
C0010/R0400	Maximum value — Total Contingent liabilities	Total maximum possible value regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities..
C0020/R0310	Value of guarantee/collateral/contingent liabilities — Contingent liabilities not in Solvency II Balance Sheet	Solvency II value of the contingent liabilities not in Solvency II Balance Sheet.
C0020/R0330	Value of guarantee/collateral/contingent liabilities — Contingent liabilities in Solvency II Balance Sheet	Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value shall only be reported in relation to contingent liabilities for which a value in item C0010/R0330 in S.03.01 was reported. If this value is lower than C0010/R0740 in S.02.01 an explanation shall be provided in the narrative reporting.

S.03.02 — Off Balance–sheet items — list of unlimited guarantees received

General comments:

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

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

	ITEM	INSTRUCTIONS
C0010	Code of guarantee	Code of guarantee received. This number, attributed by the undertaking, must be unique and consistent over time. It shall not be reused for other guarantees.
C0020	Name of provider of guarantee	Identification of the name of the provider of the guarantee

	ITEM	INSTRUCTIONS
C0030	Code of provider of guarantee	Identification code of provider using the Legal Entity Identifier (LEI) if available. If not available this item shall not be reported.
C0040	Type of code of provider of guarantee	Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0050	Provider of guarantee belonging to the same group	Indication if provider of the guarantee belongs to the same group as the undertaking. One of the options in the following closed list shall be used: 1 — Belonging to the same group 2 — Not belonging to the same group
C0060	Triggering event(s) of guarantee	Identify the triggering event. One of the options in the following closed list shall be used: 1 — Bankruptcy filing International Swaps and Derivatives Association ('ISDA') credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100 % 4 — Fall of MCR below a threshold but higher than 100 % 5 — Breach of SCR 6 — Breach of MCR 7 — Non–payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other
C0070	Specific triggering event (s) of guarantee	Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'.
C0080	Effective date of guarantee	Identify the ISO 8601 (yyyy–mm–dd) code of the starting date of the coverage of the contract.
C0090	Ancillary Own Funds	Indication if the guarantee is classified as Ancillary Own Fund and is presented in the following items of S.23.01: — Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC (C0010/R0340) — Letters of credit and guarantees other than under Article 96 (2) of the Directive 2009/138/EC (C0010/R0350) One of the options in the following closed list shall be used: 1 — Ancillary own fund 2 — Not an ancillary own fund

S.03.03 — Off Balance–sheet items — List of unlimited guarantees provided by the undertaking

General comments:

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

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

	ITEM	INSTRUCTIONS
C0010	Code of guarantee	Code of guarantee provided. This number, attributed by the undertaking, must be unique and consistent over time. It shall not be reused for other guarantees.
C0020	Name of receiver of guarantee	Identification of the name of the receiver of the guarantee.
C0030	Code of receiver of guarantee	Identification code of receiver of guarantee using the using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0040	Type of code of receiver of guarantee	Identification of the code used for the 'code of receiver of guarantee' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0050	Receiver of guarantee belonging to the same group	Indication if the receiver of the guarantee belongs to the same group as undertaking. One of the options in the following closed list shall be used: 1 — Belonging to the same group 2 — Not belonging to the same group
C0060	Triggering event(s) of guarantee	List of triggering events. One of the options in the following closed list shall be used: 1 — Bankruptcy filing ISDA credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100 % 4 — Fall of MCR below a threshold but higher than 100 % 5 — Breach of SCR 6 — Breach of MCR 7 — Non–payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other

	ITEM	INSTRUCTIONS
C0070	Estimation of the maximum value of guarantee	Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party
C0080	Specific triggering event (s) of guarantee	Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'
C0090	Effective date of guarantee	Identify the ISO 8601 (yyyy–mm–dd) code of the date indicating the start of the guarantee being valid.

S.04.01 — Activity by country

General comments:

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

This template is to be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. It shall however be fulfilled using the lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required.

When the insurance and reinsurance undertaking has business outside the home–country information shall be reported distinguishing between the home country, each of the other countries belonging to the European Economic Area and material non–EEA countries;

a) The information in relation to EEA countries shall cover the following:

   i. Business underwritten by the undertaking in the country where it is established;

   ii. Business underwritten by the undertaking under freedom to provide services ('FPS') in other EEA members;

   iii. Business underwritten by each EEA branch in the country where they are established;

   iv. Business underwritten by each EEA branch under freedom to provide services in other EEA members;

   v. Premiums written in the country under freedom to provide services by the undertaking or any of the undertaking's EEA branches;

b) Material non–EEA shall be reported when needed to report at least 90 % of the gross written premiums or if gross written premiums of a non–EEA country are higher than 5 % of the total gross written premiums;

c) The information not reported by non–EEA country shall be reported as a sum. The localisation of business by country shall depend on where the business is underwritten, meaning that the business performed by a branch under FPS shall be reported under the country where the branch is established.

Information shall include direct business and accepted reinsurance business and be presented gross, without deduction of reinsurance ceded.

	ITEM	INSTRUCTIONS
Z0010	Line of Business	Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations

	ITEM	INSTRUCTIONS
		35 — Health reinsurance 36 — Life reinsurance
C0010	Undertaking — Business underwritten in the home country, by the undertaking	Amount of business underwritten in the home country, by the undertaking. This excludes the business underwritten by branches and it excludes the business underwritten through FPS, by the undertaking in the EEA countries different from the home country.
C0020	Undertaking — Business underwritten through FPS, by the undertaking in the EEA countries different from the home country	Business underwritten through FPS, by the undertaking in the EEA countries different from the home country. This excludes the business underwritten by branches.
C0030	Undertaking — Business underwritten through FPS in the home country, by any EEA branch	Business underwritten through FPS in the home country, by any EEA branch
C0040	All EEA members — Total business underwritten by all EEA branches in the country where they are established	Total of business underwritten by EEA branches in the country where they are established. This shall be the sum of C0080 for all branches.
C0050	All EEA members — Total business underwritten through FPS, by all EEA branches	Total of business underwritten through FPS by EEA branches in countries of EEA where they are not established. This shall be the sum of C0090 for all branches.
C0060	All EEA members — Total of the business underwritten through FPS by the undertaking and all EEA branches	Total of business underwritten through FPS by the undertaking and all EEA branches in EEA countries where they are not established. This shall be the sum of C0100 for all branches.
C0070	Total business underwritten by all non–EEA branches	Amount of the business underwritten by all non–EEA branches.
C0080	By EEA member — Business underwritten in the considered country, by the EEA branch established in this country	Amount of business underwritten in the country, by the EEA branch that is established in this country.
C0090	By EEA member — Business underwritten through FPS, by the EEA branch established in the considered country	Amount of business underwritten through FPS, by the EEA branch in the EEA countries where it is not established.

	ITEM	INSTRUCTIONS
C0100	By EEA member — Business underwritten in the considered country through FPS, by the undertaking or any EEA branch	Amount of business underwritten through FPS, by the undertaking or any EEA branch in the considered country. This column shall be reported in relation to all EEA countries were the undertaking or any branch does business through FPS, except for the home country. In this latter case the relevant amount shall be reported in C0030.
C0110	By material non–EEA member — Business underwritten by material non–EEA country branches	Amount of business underwritten by material non–EEA country branches in the country where it is established.
R0010/C0080	Country	ISO 3166–1 alpha–2 code of the EEA member where branch is established.
R0010/C0090	By EEA member — Country	ISO 3166–1 alpha–2 code of the EEA member where the branch is established
R0010/C0100	By EEA member — Country	ISO 3166–1 alpha–2 code of the EEA member where FPS is done
R0010/C0110	By material non–EEA member — Country	ISO 3166–1 alpha–2 code of the non–EEA member where branch is established
R0020	Premiums written	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
R0030	Claims incurred	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts. This shall exclude claims management expenses.
R0040	Commissions	Acquisition expenses incurred, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertakings, definition shall be applied mutatis mutandis.

S.04.02 — Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability

General comments:

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

This template is to be reported according to Article 159 of directive 2009/138/EC and addresses only direct business.

Information shall be reported in relation to freedom to provide services performed by the undertaking and by EEA country, identifying separately the business performed by branch and through freedom to provide services.

	ITEM	INSTRUCTIONS
C0010/R0010 …	Country	ISO 3166–1 alpha–2 code of the EEA member where the branch is located
C0010/R0020	Undertaking — FPS — Frequency of claims for Motor Vehicle Liability (except carrier's liability)	Number of claims, in relation to the business performed by the undertaking through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account.
C0010/R0030	Undertaking — FPS — Average cost of claims for Motor Vehicle Liability (except carrier's liability)	Average of claims incurred, in relation to the business performed by the undertaking through freedom to provide services, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.
C0020/R0020 …	Branch — Frequency of claims for Motor Vehicle Liability (except carrier's liability)	Number of claims, for each branch in relation to the business performed in the country where the branch is established, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account.
C0030/R0020 …	FPS — Frequency of claims for Motor Vehicle Liability (except carrier's liability)	Number of claims, for each branch in relation to the business performed through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account.
C0020/R0030 …	Branch — Average cost of claims for Motor Vehicle Liability (except carrier's liability)	Average of claims incurred, for each branch in relation to the business performed in the country where the branch is established, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.

	ITEM	INSTRUCTIONS
C0030/R0030 …	FPS — Average cost of claims for Motor Vehicle Liability (except carrier's liability)	Average of claims incurred, for each branch in relation to the business performed through freedom to provide services, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.

S.05.01 — Premiums, claims and expenses by line of business

General comments

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

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using Solvency II lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required. The template is based on a year–to–date basis.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.

	ITEM	INSTRUCTIONS
Non–life insurance and reinsurance obligations		
C0010 to C0120/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0120/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0130 to C0160/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.

	ITEM	INSTRUCTIONS
C0010 to C0160/R0200	Premiums written — Net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.
C0010 to C0120/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0130 to C0160/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.
C0010 to C0160/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.

	ITEM	INSTRUCTIONS
C0010 to C0160/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0010 to C0120/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.
C0130 to C0160/R0430	Changes in other technical provisions — Gross — Non– proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non– proportional reinsurance accepted.
C0010 to C0160/R0440	Changes in other technical provisions — Reinsurers' share	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0010 to C0160/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0160/R0550	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0610	Administrative expenses — Gross — direct business	Administrative expenses incurred by the undertaking during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross direct business.
C0010 to C0120/R0620	Administrative expenses — Gross — Proportional reinsurance accepted	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R0630	Administrative expenses — Gross — non proportional reinsurance accepted	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross non proportional reinsurance accepted.
C0010 to C0160/R0640	Administrative expenses — reinsurers' share	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.

	ITEM	INSTRUCTIONS
		The amount relates to the reinsurer's share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0700	Administrative expenses — Net	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0710	Investment management expenses — Gross — direct business	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross direct business.
C0010 to C0120/R0720	Investment management expenses — Gross — proportional reinsurance accepted	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R0730	Investment management expenses — Gross — non proportional reinsurance accepted	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross non proportional reinsurance accepted.

	ITEM	INSTRUCTIONS
C0010 to C0160/R0740	Investment management expenses — reinsurers' share	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0800	Investment management expenses — Net	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the net investment management expenses. The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0810	Claims management expenses– Gross — direct business	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross direct business. This shall include the movement in provisions in claims management expenses.
C0010 to C0120/R0820	Claims management expenses — Gross — Proportional reinsurance accepted	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross proportional reinsurance accepted. This shall include the movement in provisions in claims management expenses.
C0130 to C0160/R0830	Claims management expenses — Gross — Non–proportional reinsurance accepted	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).

	ITEM	INSTRUCTIONS
		The amount relates to the gross non proportional reinsurance accepted. This shall include the movement in provisions in claims management expenses.
C0010 to C0160/R0840	Claims management expenses — Reinsurers' share	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the reinsurers' share. This shall include the movement in provisions in claims management expenses. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0900	Claims management expenses — Net	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall include the movement in provisions in claims management expenses.
C0010 to C0120/R0910	Acquisition expenses — Gross — direct business	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross direct business.
C0010 to C0120/R0920	Acquisition expenses — Gross — Proportional reinsurance accepted	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R0930	Acquisition expenses — Gross — Non proportional reinsurance accepted	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.

	ITEM	INSTRUCTIONS
		The amount relates to the non–proportional reinsurance accepted.
C0010 to C0160/R0940	Acquisition expenses — Reinsurers' share	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R1000	Acquisition expenses — Net	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R1010	Overhead expenses — Gross — direct business	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross direct business.
C0010 to C0120/R1020	Overhead expenses — Gross — Proportional reinsurance accepted	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R1030	Overhead expenses — Gross — Non proportional reinsurance accepted	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross — non proportional reinsurance accepted.

	ITEM	INSTRUCTIONS
C0010 to C0160/R1040	Overhead expenses — Reinsurers' share	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R1100	Overhead expenses — Net	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0200/R0110–R1100	Total	Total for different items for all Lines of Business.
C0200/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.
C0200/R1300	Total expenses	Amount of all technical expenses

Life insurance and reinsurance obligations

C0210 to C0280/R1410	Premiums written — Gross	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. It includes both direct and reinsurance business.
C0210 to C0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.

	ITEM	INSTRUCTIONS
C0210 to C0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1510	Premiums earned — Gross	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.
C0210 to C0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0210 to C0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1710	Changes in other technical provisions — Gross	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.
C0210 to C0280/R1720	Change in other technical provisions — Reinsurers' share	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.

	ITEM	INSTRUCTIONS
C0210 to C0280/R1800	Change in other technical provisions — Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1900	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0210 to C0280/R1910	Administrative expenses — Gross	Administrative expenses incurred by the undertaking during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R1920	Administrative expenses — reinsurers' share	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the reinsurer's share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2000	Administrative expenses — Net	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the net administrative expenses. The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0210 to C0280/R2010	Investment management expenses — Gross	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R2020	Investment management expenses — reinsurers' share	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2100	Investment management expenses — Net	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the net investment management expenses. The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R2110	Claims management expenses — Gross	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross direct and reinsurance business. This shall include the movement in provisions in claims management expenses.
C0210 to C0280/R2120	Claims management expenses — Reinsurers' share	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the reinsurers' share.

	ITEM	INSTRUCTIONS
		This shall include the movement in provisions in claims management expenses. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2200	Claims management expenses — Net	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall include the movement in provisions in claims management expenses.
C0210 to C0280/R2210	Acquisition expenses — Gross	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R2220	Acquisition expenses — Reinsurers' share	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2300	Acquisition expenses — Net	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R2310	Overhead expenses — Gross	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross direct and reinsurance business.

	ITEM	INSTRUCTIONS
C0210 to C0280/R2320	Overhead expenses — Reinsurers' share	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2400	Overhead expenses — Net	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0300/R1410–R2400	Total	Total for different items for all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0300/R2500	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year. This amount is also reported under claims incurred (item R1610).

S.05.02 — Premiums, claims and expenses by country

General comments:

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

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP The template is based on a year–to–date basis Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required.

The following criteria for the classification by country shall be used:

— The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums;

— For the direct insurance business for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Medical expense', 'Income protection', 'Workers' compensation', 'Fire and other damage to property' and 'Credit and suretyship' information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;

— For direct insurance business for all other line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, information shall be reported by country where the contract was entered into;

— For proportional and non–proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

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

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

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

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

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

	ITEM	INSTRUCTIONS
Non–life insurance and reinsurance obligations		
C0020 to C0060/R0010	Top 5 countries (by amount of gross premiums written) — non–life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being reported for the non–life obligations.
C0080 to C0140/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.
C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.
C0080 to C0140/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0080 to C0140/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses..

	ITEM	INSTRUCTIONS
C0080 to C0140/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non–proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses..
C0080 to C0140/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0080 to C0140/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.
C0080 to C0140/R0430	Changes in other technical provisions — Gross — Non– proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non– proportional reinsurance accepted.
C0080 to C0140/R0440	Changes in other technical provisions — Reinsurers' share	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0080 to C0140/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0550	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0140/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc
C0140/R1300	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.

Life insurance and reinsurance obligations

C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written) — life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being reported for the life obligations.
C0220 to C0280/R1410	Premiums written — Gross	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0220 to C0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0220 to C0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0220 to C0280/R1510	Premiums earned — Gross	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business.
C0220 to C0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0220 to C0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0220 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1710	Changes in other technical provisions — Gross	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.
C0220 to C0280/R1720	Change in other technical provisions — Reinsurers' share	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.
C0220 to C0280/R1800	Change in other technical provisions — Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0220 to C0280/R1900	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0280/R2500	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.
C0280/R2600	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.

S.06.01 — Summary of assets

General comments:

This section relates to annual submission of information for individual entities. This template is relevant only for the insurance and reinsurance undertakings exempted from the annual submission of information in templates S.06.02 or S.08.01 in accordance with Article 35 (7) of Directive 2009/138/EC.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation.

This template contains a summary of information on assets and derivatives regarding the undertaking as a whole, including assets and derivatives held in unit linked and index linked contracts.

Items shall be reported with positive values unless its Solvency II value is negative (e.g. the case of derivatives that are a liability of the undertaking).

	ITEM	INSTRUCTIONS
C0010 to C0060/R0010	Assets listed	Value of listed assets by portfolio. For the purpose of this template 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. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0020	Assets that are not listed in a stock exchange	Value of assets not listed in a stock exchange, by portfolio. For the purpose of this template, not listed assets are the ones that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring–fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0030	Assets that are not exchange tradable	Value of assets that are not exchange tradable, by portfolio. For the purpose of this template, not exchange tradable assets are the ones 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/EC. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0040	Government bonds	Value of assets classifiable under asset category 1 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0050	Corporate bonds	Value of assets classifiable under asset category 2 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0060	Equity	Value of assets classifiable under asset category 3 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0070	Collective Investment Undertakings	Value of assets classifiable under asset category 4 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0080	Structured notes	Value of assets classifiable under asset category 5 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0090	Collateralised securities	Value of assets classifiable under asset category 6 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0100	Cash and deposits	Value of assets classifiable under asset category 7 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0110	Mortgages and loans	Value of assets classifiable under asset category 8 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0120	Properties	Value of assets classifiable under asset category 9 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0130	Other investments	Value of assets classifiable under asset category 0 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0140	Futures	Value of assets classifiable under asset category A of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0150	Call options	Value of assets classifiable under asset category B of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0160	Put options	Value of assets classifiable under asset category C of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0170	Swaps	Value of assets classifiable under asset category D of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0180	Forwards	Value of assets classifiable under asset category E of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0190	Credit derivatives	Value of assets classifiable under asset category F of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

S.06.02 — List of assets

General comments:

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

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to Complementary Identification Code ('CIC') refer to Annex VI — CIC table of this Regulation.

This template shall reflect the list of all assets included in the Balance–sheet classifiable as asset categories 0 to 9 of Annex IV — Assets Categories of this Regulation. In particular in case of securities lending and repurchase agreements the underlying securities that are kept in the Balance–sheet shall be reported in this template.

This template contains an item–by–item list of assets held directly by the undertaking (i.e. not on a look–through basis), classifiable as asset categories 0 to 9 (in case of unit–linked and index–linked product managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to this products shall not be reported), with the following exceptions:

a) Cash shall be reported in one row per currency, for each combination of items C0060, C0070, C0080 and C0090;

b) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year shall be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;

c) Mortgages and loans to individuals, including loans on policies, shall be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;

d) Deposits to cedants shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090;

e) Plant and equipment for the own use of the undertaking shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset shall be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions ('ECAI') (C0330) may be limited (not reported) in the following circumstances:

a) through a decision of the national supervisory authority ('NSA') under Article 35 (6) and (7) of the Directive 2009/138/EC; or

b) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

	ITEM	INSTRUCTIONS
Information on positions held		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.

	ITEM	INSTRUCTIONS
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, other internal funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life 3 — Ring fenced funds 4 — Other internal funds 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0080	Matching portfolio number	Number which is attributed by the undertaking, corresponding to the unique number assigned to each matching adjustment portfolio as prescribed in Article 77b(1)(a) of Directive 2009/138/EC. This number has to be consistent over time and shall be used to identify the matching adjustment portfolio in other templates. It shall not be re–used for a different matching adjustment portfolio.
C0090	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0100	Asset pledged as collateral	Identify assets kept in the undertaking's balance–sheet that are pledged as collateral. For partially pledged assets two rows for each asset shall be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list shall be used for the pledged part of the asset: 1 — Assets in the balance sheet that are collateral pledged 2 — Collateral for reinsurance accepted 3 — Collateral for securities borrowed 4 — Repos 9 — Not collateral

	ITEM	INSTRUCTIONS
C0110	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. In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody. This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.
C0120	Custodian	Name of the financial institution that is the custodian. In case of the same asset being held in custody in more than one custodian, each asset shall be reported separately in as many rows as needed in order to properly identify all custodians. When available, this item corresponds to the entity name in the LEI database. When this is not available it corresponds to the legal name. This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC category 9 — Property.
C0130	Quantity	Number of assets, for relevant assets. This item shall not be reported if item Par amount (C0140) is reported.
C0140	Par amount	Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75 and 79 if applicable. This item shall not be reported if item Quantity (C0130) is reported.
C0150	Valuation method	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets 2 — quoted market price in active markets for similar assets 3 — alternative valuation methods 4 — adjusted equity methods (applicable for the valuation of participations) 5 — IFRS equity methods (applicable for the valuation of participations) 6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35
C0160	Acquisition value	Total acquisition value for assets held, clean value without accrued interest. Not applicable to CIC categories 7 and 8.

	ITEM	INSTRUCTIONS
C0170	Total Solvency II amount	Value calculated as defined by Article 75 of the Directive 2009/138/EC. The following shall be considered: — Corresponds to the multiplication of 'Par amount' by 'Unit percentage of par amount Solvency II price' plus 'Accrued interest', for assets where the first two items are relevant; — Corresponds to the multiplication of 'Quantity' by 'Unit Solvency II price', for assets where these two items are relevant; — For assets classifiable under asset categories 7, 8 and 9, this shall indicate the Solvency II value of the asset.
C0180	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total Solvency II amount.

	ITEM	INSTRUCTION
Information on assets		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code)+ 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking

	ITEM	INSTRUCTION
		When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'..
C0190	Item Title	Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking. The following shall be considered: — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' i.e. loans to the Administrative, Management and Supervisory Body ('AMSB') or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line–by–line. — This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75.
C0200	Issuer Name	Name of the issuer, defined as the entity that issues assets to investors. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity; — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised; — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0210	Issuer Code	Identification of the issuer code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity

	ITEM	INSTRUCTION
		— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0220	Type of issuer code	Identification of the type of code used for the 'Issuer Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0230	Issuer Sector	Identify the economic sector of issuer based on the latest version of the Statistical classification of economic activities in the European Community ('NACE') code (as published in an EC Regulation). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411'). The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0240	Issuer Group	Name of issuer's ultimate parent entity. For collective investment undertakings the group relation relates to the fund manager. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity

	ITEM	INSTRUCTION
		— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0250	Issuer Group Code	Issuer group's identification using the Legal Entity Identifier (LEI) if available. If none is available, this item shall not be reported. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0260	Type of issuer group code	Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0270	Issuer Country	ISO 3166–1 alpha–2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.

	ITEM	INSTRUCTION
		One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions
C0280	Currency	Identify the ISO 4217 alphabetic code of the currency of the issue. The following shall be considered: — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 Plant and equipment (for own use) for the same reason; — Regarding CIC Category 9, excluding CIC 95 Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.
C0290	CIC	Complementary Identification Code used to classify assets, as set out in Annex VI — CIC Table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.
C0300	Infrastructure investment	Identify if the asset is an infrastructure investment. Infrastructure investment is defined as investments in or loans to 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. One of the options in the following closed list shall be used: 1 — Not an infrastructure investment 2 — Government Guarantee: where there is an explicit government guarantee 3 — Government Supported including Public Finance initiative: where there is a government policy or public finance initiatives to promote or support the sector 4 — Supranational Guarantee/Supported: where there is an explicit supranational guarantee or support 9 — Other: Other infrastructure loans or investments, not classified under the above categories
C0310	Holdings in related undertakings, including participations	Only applicable to asset categories 3 and 4. Identify if an equity and other share is a participation. One of the options in the following closed list shall be used: 1 — Not a participation 2 — Is a participation
C0320	External rating	Only applicable to CIC categories 1, 2, 5 and 6. Rating of the asset at the reporting reference date issued by the nominated credit assessment institution (ECAI). This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.

	ITEM	INSTRUCTION
C0330	Nominated ECAI	Only applicable to CIC categories 1, 2, 5 and 6. Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website. This item shall be reported when External rating (C0320) is reported.
C0340	Credit quality step	Only applicable to CIC categories 1, 2, 5 and 6. Identify the credit quality step attributed to the asset, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula. This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. One of the options in the following closed list shall be used: 0 — Credit quality step 0 1 — Credit quality step 1 2 — Credit quality step 2 3 — Credit quality step 3 4 — Credit quality step 4 5 — Credit quality step 5 6 — Credit quality step 6 9 — No rating available
C0350	Internal rating	Only applicable to CIC categories 1, 2, 5 and 6. Internal rating of assets for undertakings using an internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0360	Duration	Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for collective investment undertaking mainly invested in bonds), 5 and 6. Asset duration, defined as the 'residual modified duration' (modified duration calculated based on the remaining time for maturity of the security, counted from the reporting reference date). For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value.
C0370	Unit Solvency II price	Amount in reporting currency for the asset, if relevant. This item shall be reported if a 'quantity' (C0130) has been provided in the first part of the template ('Information on positions held'). This item shall not be reported if item Unit percentage of par amount Solvency II price (C0380) is reported.

	ITEM	INSTRUCTION
C0380	Unit percentage of par amount Solvency II price	Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant. This item shall be reported if a 'par amount' information (C0140) has been provided in the first part of the template ('Information on positions held'). This item shall not be reported if item Unit Solvency II price (C0370) is reported.
C0390	Maturity date	Only applicable for CIC categories 1, 2, 5, 6, and 8, CIC 74 and CIC 79. Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date. It corresponds always to the maturity date, even for callable securities. The following shall be considered: — For perpetual securities use '9999–12–31' — For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.

S.06.03 — Collective investment undertakings — look–through approach

General comments:

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

This template contains information on the look through of collective investment undertakings or investments packaged as funds, including when they are participations, by underlying asset category, country of issue and currency. The look through shall be performed until the asset categories, countries and currencies are identified. In case of funds of funds the look–through shall follow the same approach.

For the identification of countries the look–through should be implemented in order to identify all countries that represent more than 5 % of the fund being looked–through and until 90 % of the value of the fund is identified by country.

Quarterly information shall only be reported when the ratio of collective investments undertakings held by the undertaking to total investments, measured as the ratio between item C0010/R0180 of template S.02.01 plus collective investments undertakings included in item C0010/R0220 of template S.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template S.02.01, is higher than 30 %.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

	ITEM	INSTRUCTIONS
C0010	Collective Investments Undertaking ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time

	ITEM	INSTRUCTIONS
C0020	Collective Investments Undertaking ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0030	Underlying asset category	Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds 3L — Listed equity 3X — Unlisted equity 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) A — Futures B-Call Options C — Put Options D — Swaps E — Forwards F — Credit derivatives L — Liabilities When the look–through regards a fund of funds, category '4 — Collective Investment Units' shall be used only for non–material residual values.
C0040	Country of issue	Breakdown of each asset category identified in C0030 by issuer country. Identify the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset.

	ITEM	INSTRUCTIONS
		One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions — AA: aggregated countries due to application of threshold This item is not applicable to Categories 8 and 9 as reported in C0030.
C0050	Currency	Identify whether the currency of the asset category is the reporting currency or a foreign currency. All other currencies than the reporting currency are referred to as foreign currencies. One of the options in the following closed list shall be used: 1 — Reporting currency 2 — Foreign currency
C0060	Total amount	Total amount invested by asset category, country and currency through collective investment undertakings. For liabilities a positive amount shall be reported. For derivatives the Total amount can be positive (if an asset) or negative (if a liability).

S.07.01 — Structured products

General comments:

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

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template contains an item–by–item list of structured products held directly by the undertaking in its portfolio (i.e. not on a look–through basis). Structured products are defined as assets falling into the asset categories 5 (Structured notes) and 6 (Collateralised securities).

This template shall only be reported when the amount of structured products, measured as the ratio between assets classified as asset categories 5 (Structured notes) and 6 (Collateralised securities) as defined in Annex IV — Asset Categories of this Regulation and the sum of item C0010/R0070 and C0010/R0220 of template S.02.01, is higher than 5 %.

In some cases the types of structured products (C0070) identify the derivative embedded in the structured product. In this case this classification shall be used when the structured product has the referred derivative embedded.

	ITEM	INSTRUCTIONS
C0040	Asset ID Code	The Identification code of the structured product, as reported in S.06.02. using the following priority: — ISO 6166 ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. The code used shall be kept consistent over time and shall not be reused for other product. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'

	ITEM	INSTRUCTIONS
C0050	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0060	Collateral type	Identify the type of collateral, using the assets categories defined in Annex IV — Assets Categories. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds 3 — Equity 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments 10 — No collateral When more than one category of collateral exists for one single structured product, the most representative one shall be reported.
C0070	Type of structured product	Identify the type of structure of the product. One of the options in the following closed list shall be used: 1 — Credit linked notes Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options)

	ITEM	INSTRUCTIONS
		2 — Constant maturity swaps (security with an embedded interest rate swap ('IRS'), where the floating interest portion is reset periodically according to a fixed maturity market rate.) 3 — Asset backed securities (security that has an asset as collateral.) 4 — Mortgage backed securities (security that has real estate as collateral.) 5 — Commercial mortgage backed securities (security that has real estate as collateral such as retail properties, office properties, industrial properties, multifamily housing and hotels.) 6 — Collateralised debt obligations (structured debt security backed by a portfolio consisting of secured or unsecured bonds issued by corporate or sovereign obligators, or secured or unsecured loans made to corporate commercial and industrial loan costumers of lending banks.) 7 — Collateralised loan obligations (security that has as underlying a trust of a portfolio of loans where the cash–flows from the security are derived from the portfolio.) 8 — Collateralised mortgage obligations (investment–grade security backed by a pool of bonds, loans and other assets.) 9 — Interest rate–linked notes and deposits 10 — Equity–linked and Equity Index Linked notes and deposits 11 — FX and commodity–linked notes and deposits 12 — Hybrid linked notes and deposits (it includes real estate and equity securities) 13 — Market–linked notes and deposits 14 — Insurance–linked notes and deposits, including notes covering Catastrophe and Weather Risk as well as Mortality Risk 99 — Others not covered by the previous options
C0080	Capital protection	Identify whether the product has capital protection. One of the options in the following closed list shall be used: 1 — Full capital protection 2 — Partial capital protection 3 — No capital protection
C0090	Underlying security/index/portfolio	Describe the type of underlying. One of the options in the following closed list shall be used: 1 — Equity and Funds (a selected group or basket of equities) 2 — Currency (a selected group or basket of currencies) 3 — Interest rate and yields (bond indices, yield curves, differences in prevailing interest rates on shorter and longer–term maturities, credit spreads, inflation rates and other interest rate or yield benchmarks)

	ITEM	INSTRUCTIONS
		4 — Commodities (a selected, basic good or group of goods) 5 — Index (performance of a selected index) 6 — Multi (allowing for a combination of the possible types listed above) 9 — Others not covered by the previous options (e.g. other economic indicators)
C0100	Callable or Putable	Identify whether the product has call and/or put features, or both, if applicable. One of the options in the following closed list shall be used: 1 — Call by the buyer 2 — Call by the seller 3 — Put by the buyer 4 — Put by the seller 5 — Any combination of the previous options
C0110	Synthetic structured product	Identify if it is a structured products without any transfer of assets (e.g. products that will not give rise to any delivery of assets, except cash, if an adverse/favourable event occurs). One of the options in the following closed list shall be used: 1 — Structured product without any transfer of asset 2 — Structured product with transfer of asset
C0120	Prepayment structured product	Identify if it is a structured products which have the possibility of prepayment, considered as an early unscheduled return of principal. One of the options in the following closed list shall be used: 1 — Prepayment structured product 2 — Not a prepayment structured product
C0130	Collateral value	Total amount of collateral attached to the structured product despite the nature of the collateral. In case of collateralisation on a portfolio basis, only the value referred to the single contract must be reported and not the total.
C0140	Collateral portfolio	This item informs if the collateral to the structured product covers only one structured product or more than one structured product that is held by the undertaking. Net positions refer to the positions held on structured products. One of the options in the following closed list shall be used: 1 — Collateral calculated on the basis of net positions resulting from a set of contracts 2 — Collateral calculated on the basis of a single contract 10 — No collateral
C0150	Fixed annual return	Identify the coupon (reported as a decimal), if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).

	ITEM	INSTRUCTIONS
C0160	Variable annual return	Identify variable rate of return, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). It is most commonly identified as a benchmark market rate plus a spread, or as dependent on the performance of a portfolio or index (underlying dependent) or more complex returns set by the path of the underlying asset's price (path dependent), among others.
C0170	Loss given default	The percentage (reported as a decimal, e.g. 5 % shall be reported as 0,05) of the invested amount that will not be recovered following default, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). If information is not defined in the contract this item shall not be reported. This item is not applicable for non–credit structured product.
C0180	Attachment point	The contractually defined loss percentage (reported as a decimal) above which the losses affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non–credit structured product.
C0190	Detachment point	The contractually defined loss percentage (reported as a decimal) above which the losses seize to affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non–credit structured product.

S.08.01 — Open derivatives

General comments:

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

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation. This template contains an item–by–item list of derivatives held directly by the undertaking (i.e. not on a look–through basis), classifiable as asset categories A to F.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the undertaking. Both derivatives considered as assets or considered as liabilities shall be included.

Information shall include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').

b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.

c) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances:

c) through a decision of the national supervisory authority under Article 35 (6) and (7) of the Directive 2009/138/EC; or

d) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

	ITEM	INSTRUCTIONS
Information on positions held		
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking

	ITEM	INSTRUCTIONS
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life 3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to derivatives held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0080	Derivatives held in unit linked and index linked contracts	Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0090	Instrument underlying the derivative	ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0100	Type of code of asset or liability underlying the derivative	Type of ID Code used for the 'Instrument underlying the derivative' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)

	ITEM	INSTRUCTIONS
		3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking This item is not reported for derivatives which have as underlying more than one asset or liability.
C0110	Use of derivative	Describe the use of the derivative (micro/macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability. Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities. Efficient portfolio management refers usually to operations where the manager wishes to improve a portfolio' income by exchanging a (lower) cash–flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs. One of the options in the following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios'
C0120	Delta	Only applicable to CIC categories B and C (Call and put options), with reference to the reporting date. Measures the rate of change of option value with respect to changes in the underlying asset's price. This shall be reported as a decimal.
C0130	Notional amount of the derivative	The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. When the trigger value corresponds to a range, the average value of the range shall be used. The notional amount refers to the amount that is being hedged/invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.

	ITEM	INSTRUCTIONS
C0140	Buyer/Seller	Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). Identify whether the derivative contract was bought or sold. The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows. A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable. A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable. One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps: 1 — Buyer 2 — Seller For interest rate swaps one of the options in the following closed list shall be use: 3 — FX–FL: Deliver fixed–for–floating 4 — FX–FX: Deliver fixed–for–fixed 5 — FL–FX: Deliver floating–for–fixed 6 — FL–FL: Deliver floating–for–floating
C0150	Premium paid to date	The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.
C0160	Premium received to date	The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since inception.
C0170	Number of contracts	Number of similar derivative contracts reported in the line. It shall be the number of contracts entered into. For Over–The–Counter derivatives, e.g., one swap contract, '1' shall be reported, if ten swaps with the same characteristics, '10' shall be reported. The number of contracts shall be the ones outstanding at the reporting date.
C0180	Contract size	Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract). The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract. For futures on bonds, it is the bond nominal amount underlying the contract. Only applicable for futures and options.

	ITEM	INSTRUCTIONS
C0190	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F. Where a credit derivative is 100 % collateralised, the maximum loss under an unwinding event is zero.
C0200	Swap outflow amount	Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0210	Swap inflow amount	Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0220	Initial date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when obligations under the contract come into effect. When various dates occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade. In case of novation, the novation date becomes the trade date for that derivative.
C0230	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.
C0240	Solvency II value	Value of the derivative as of the reporting date calculated as defined by Article 75 of the Directive 2009/138/EC. It can be positive, negative or zero.
C0250	Valuation method	Identify the valuation method used when valuing derivatives. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets or liabilities 2 — quoted market price in active markets for similar assets or liabilities 3 — alternative valuation methods 6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35

	ITEM	INSTRUCTIONS
Information on derivatives		
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0260	Counterparty Name	Name of the counterparty of the derivative. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Name of the exchange market for exchanged traded derivatives; or — Name of Central Counterparty ('CCP') for Over–The–Counter derivatives where they are cleared through a CCP; or — Name of the contractual counterparty for the other Over–The–Counter derivatives.
C0270	Counterparty Code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code of the counterparty using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported
C0280	Type of counterparty code	Only applicable to Over–The–Counter derivatives. Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None

	ITEM	INSTRUCTIONS
C0290	External rating	Only applicable to Over–The–Counter derivatives. The rating of the counterparty of the derivative at the reporting reference date issued by the nominated credit assessment institution (ECAI). This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.
C0300	Nominated ECAI	Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website. This item shall be reported when External rating (C0290) is reported.
C0310	Credit quality step	Identify the credit quality step attributed to the counterparty of the derivative, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula. This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. One of the options in the following closed list shall be used: 0 — Credit quality step 0 1 — Credit quality step 1 2 — Credit quality step 2 3 — Credit quality step 3 4 — Credit quality step 4 5 — Credit quality step 5 6 — Credit quality step 6 9 — No rating available
C0320	Internal rating	Internal rating of assets for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0330	Counterparty group	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0340	Counterparty group code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.

	ITEM	INSTRUCTIONS
C0350	Type of counterparty group code	Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0360	Contract name	Name of the derivative contract.
C0370	Currency	Identify the ISO 4217 alphabetic 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, currency for which the notional amount is expressed contractually for FX swap, etc.).
C0380	CIC	Complementary Identification Code used to classify assets, as set out in Annex — VI CIC Table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.
C0390	Trigger value	Reference price for futures, strike price for options (for bonds, price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc. Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible. In the case of more than one trigger over time, report the next trigger occurring. When the derivative has a range of trigger values, report the set separated by comma ',' if the range is not continuous and report the range separated by '–' if it is continuous.
C0400	Unwind trigger of contract	Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used: 1 — Bankruptcy of the underlying or reference entity 2 — Adverse fall in value of the underlying reference asset 3 — Adverse change in credit rating of the underlying assets or entity 4 — 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 5 — Multiple events or a combination of events 6 — Other events not covered by the previous options 9 — No unwind trigger
C0410	Swap delivered currency	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).

	ITEM	INSTRUCTIONS
C0420	Swap received currency	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).
C0430	Maturity date	Identify the contractually defined ISO 8601 (yyyy–mm–dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

S.08.02 — Derivatives Transactions

General comments:

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

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex V — CIC table of this Regulation.

This template contains an item–by–item list of closed derivatives held directly by the undertaking (i.e. not on a look–through basis), classifiable as asset categories A to F. When a contract is still open but has been reduced in size the closed portion shall be reported.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the undertaking. Both derivatives considered as assets or considered as liabilities shall be included.

Closed derivatives are the ones that were open at some point of the reference period (i.e. last quarter if template is submitted quarterly or last year if template is only submitted annually) but were closed before the end of the reporting period.

If there are frequent trades on the same derivative, the derivative can be reported on an aggregated or net basis (indicating only the first and the last trade dates), as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

d) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').

e) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.

f) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

	ITEM	INSTRUCTIONS
Information on positions held		
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life: 3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to derivatives held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.

	ITEM	INSTRUCTIONS
C0080	Derivatives held in unit linked and index linked contracts	Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0090	Instrument underlying the derivative	ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognized codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0100	Type of code of asset or liability underlying the derivative	Type of ID Code used for the 'Instrument underlying the derivative' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking This item is not reported for derivatives which have as underlying more than one asset or liability.
C0110	Use of derivative	Describe the use of the derivative (micro/macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability.

	ITEM	INSTRUCTIONS
		Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities. Efficient portfolio management refers usually to operations where the manager wishes to improve a portfolio' income by exchanging a (lower) cash–flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs. One of the options in the following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios'
C0120	Notional amount of the derivative	The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. The notional amount refers to the amount that is being hedged/invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.
C0130	Buyer/Seller	Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). Identify whether the derivative contract was bought or sold. The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows. A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable. A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable. One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps: 1 — Buyer 2 — Seller For interest rate swaps one of the options in the following closed list shall be use: 3 — FX–FL: Deliver fixed–for–floating 4 — FX–FX: Deliver fixed–for–fixed 5 — FL–FX: Deliver floating–for–fixed 6 — FL–FL: Deliver floating–for–floating

	ITEM	INSTRUCTIONS
C0140	Premium paid to date	The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.
C0150	Premium received to date	The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since inception.
C0160	Profit and loss to date	Amount of profit and loss arising from the derivative since inception, realised at the closing/maturing date. Corresponds to the difference between the value (price) at sale date and the value (price) at acquisition date. This amount could be positive (profit) or negative (loss).
C0170	Number of contracts	Number of similar derivative contracts reported in the line. For Over–The–Counter derivatives, e.g., one swap contract, 1 shall be reported, if ten swaps with the same characteristics, 10 shall be reported. The number of contracts shall be the ones entered into and that were closed at the reporting date.
C0180	Contract size	Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract). The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract. For futures on bonds, it is the bond nominal amount underlying the contract. Only applicable for futures and options.
C0190	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.
C0200	Swap outflow amount	Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0210	Swap inflow amount	Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.

	ITEM	INSTRUCTIONS
C0220	Initial date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when obligations under the contract come into effect. When various trades occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade. In case of novation, the novation date becomes the trade date for that derivative.
C0230	Solvency II value	Value of the derivative calculated as defined by Article 75 of the Directive 2009/138/EC as of the trade (closing or sale) or maturity date. It can be positive, negative or zero.

	ITEM	INSTRUCTIONS
Information on derivatives		
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0240	Counterparty Name	Name of the counterparty of the derivative. When available, corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Name of the exchange market for exchanged traded derivatives; or — Name of Central Counterparty (CCP) for Over–The–Counter derivatives where they are cleared through a CCP; or Name of the contractual counterparty for the other Over–The–Counter derivatives.

	ITEM	INSTRUCTIONS
C0250	Counterparty Code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0260	Type of counterparty code	Only applicable to Over–The–Counter derivatives. Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0270	Counterparty group	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0280	Counterparty group code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0290	Type of counterparty group code	Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0300	Contract name	Name of the derivative contract.
C0310	Currency	Identify the ISO 4217 alphabetic 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, currency for which the notional amount is expressed contractually for FX swap, etc.).
C0320	CIC	Complementary Identification Code used to classify assets, as set out in Annex — VI CIC table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.
C0330	Trigger value	Reference price for futures, strike price for options (for bonds price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc. Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible.

	ITEM	INSTRUCTIONS
		In the case of more than one trigger over time, report the next trigger occurring. When the derivative has a range of trigger values, report the set separated by comma ',' if the range is not continuous and report the range separated by '–' if it is continuous.
C0340	Unwind trigger of contract	Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used: 1 — Bankruptcy of the underlying or reference entity 2 — Adverse fall in value of the underlying reference asset 3 — Adverse change in credit rating of the underlying assets or entity 4 — 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 5 — Multiple events or a combination of events 6 — Other events not covered by the previous options 9 — No unwind trigger
C0350	Swap delivered currency	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).
C0360	Swap received currency	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).
C0370	Maturity date	Identify the contractually defined ISO 8601 (yyyy–mm–dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

S.09.01 — Information on gains/income and losses in the period

General comments:

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

This template contains information on gains/income and losses by asset category (including derivatives). i.e., no item–by–item reporting is required. The asset categories considered in this template are the ones defined in Annex IV — Assets Categories.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

	ITEM	INSTRUCTIONS
C0040	Asset category	Identify the asset categories present in the portfolio. Use the categories defined in Annex IV — Assets Categories.

	ITEM	INSTRUCTIONS
C0050	Portfolio	Distinction between life, non–life, shareholder's funds, other internal funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life 3 — Ring fenced funds 4 — Other internal funds 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.
C0060	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0070	Dividends	Amount of dividends earned over the reporting period, i.e. dividends received less the right to receive a dividend already recognised at the beginning of the reporting period, plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings. Includes also dividends received from assets that have been sold or matured.
C0080	Interest	Amount of interest earned, i.e. interest received less accrued interest at the start of the period plus accrued interest at the end of the reporting period. Includes interest received when the asset is sold/matured or when the coupon is received. Applicable to coupon and interest paying assets such as bonds, loans and deposits.
C0090	Rent	Amount of rent earned i.e. rent received less accrued rent at the start of the period plus accrued rent at the end of the reporting period. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.
C0100	Net gains and losses	Net gains and losses resulting from assets sold or matured during the reporting period.

	ITEM	INSTRUCTIONS
		The gains and losses are calculated as the difference between selling or maturity value and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero.
C0110	Unrealised gains and losses	Unrealised gains and losses resulting from assets not sold nor matured during the reporting period. The unrealised gains and losses are calculated as the difference between the value according to Article 75 of Directive 2009/138/EC at the end of the reporting year end and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero.

S.10.01 — Securities lending and repos

General comments:

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

This template contains an item–by–item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, held directly by the undertaking (i.e. not on a look–through basis), which include also the liquidity swaps referred to in Article 309 (2)(f) of the Delegated Regulation (EU) 2015/35.

It shall be reported only when the value of the underlying securities on and off balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5 % of the total investments as reported in C0010/R0070 and C0010/R0220 of template S.02.01.

All contracts that are on the balance sheet or off balance sheet shall be reported. The information shall include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll–over strategy, where they substantially are the same transaction, only open positions shall be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Each repo and securities lending contract shall be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part then the contract needs to be unbundled unless is stated otherwise in the instructions.

	ITEM	INSTRUCTIONS
C0040	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life: 3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used. For assets held off–balance sheet this item shall not be reported.
C0050	Fund number	Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0060	Asset category	Identify the asset category of the underlying asset lent/provided as part of a securities lending transactions or repurchase agreements. Use the categories defined in Annex IV — Assets Categories of this Regulation.
C0070	Counterparty Name	Name of the counterparty of the contract. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0080	Counterparty code	Identification code of the counterparty using the Legal Entity Identifier (LEI) if available. If none is available, this item shall not be reported.
C0090	Type of counterparty code	Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0100	Counterparty asset category	Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements. Use the asset categories defined in Annex IV — Assets Categories of this Regulation.

	ITEM	INSTRUCTIONS
C0110	Asset held in unit–linked and index–linked contracts	Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0120	Position in the contract	Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list shall be used: 1 — Buyer in a repo 2 — Seller in a repo 3 — Lender in a securities lending 4 — Borrower in a securities lending
C0130	Near leg amount	Represents the following amounts: — Buyer in a repo: amount received at the contract inception — Seller in a repo: amount ceded at the contract inception — Lender in a securities lending: amount received as guarantee at the contract inception — Borrower in a securities lending: amount or market value of the securities received at the contract inception
C0140	Far leg amount	This item is only applicable for repos and represents the following amounts: — Buyer in a repo: amount ceded at the contract maturity — Seller in a repo: amount received at the contract maturity
C0150	Start date	Identify the ISO 8601 (yyyy–mm–dd) code of the contract start date. The contract start date refers to the date when obligations under the contract come into effect.
C0160	Maturity date	Identify the ISO 8601 (yyyy–mm–dd) code of the contract closing date. Even if the contract is on an open call basis, there is usually a date when the contract expires. In these cases this date must be reported, if no call occurs before. An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled. For contracts with no defined maturity date report '9999–12–31'.

	ITEM	INSTRUCTIONS
C0170	Solvency II Value	This item is only applicable for contracts that are still open at the reporting date. Value of the repo or securities lending contract, following Article 75 of Directive 2009/138/EC rules for valuation of contracts. This value can be positive, negative or zero.

S.11.01 — Assets held as collateral

General comments:

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

This template contains an item–by–item list of off–balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking (i.e. not on a look–through basis).

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement shall be reported.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset held as collateral shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset held as collateral shall be reported separately, with one row for each asset, filling in all variables requested in that table.

All items except items 'Type of asset for which the collateral is held' (C0140), 'Name of the counterparty pledging the collateral' (C0060) and 'Name of the group of the counterparty pledging the collateral' (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

	ITEM	INSTRUCTIONS
Information on positions held		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time

	ITEM	INSTRUCTIONS
		When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0060	Name of the counterparty pledging the collateral	The name of the counterpart that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. When the assets on the balance sheet for which the collateral is held are loans on policies, 'Policyholder' shall be reported.
C0070	Name of the group of the counterparty pledging the collateral	Identify the economic group of the counterpart pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. This item is not applicable when the assets on the balance sheet for which the collateral is held are loans on policies.
C0080	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. In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody.

	ITEM	INSTRUCTIONS
		This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.
C0090	Quantity	Number of assets, for all assets if relevant. This item shall not be reported if item Par amount (C0100) is reported.
C0100	Par amount	Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75 and 79 if applicable. This item shall not be reported if item Quantity (C0090) is reported..
C0110	Valuation method	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets 2 — quoted market price in active markets for similar assets 3 — alternative valuation methods: 4 — adjusted equity methods (applicable for the valuation of participations) 5 — IFRS equity methods (applicable for the valuation of participations 6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35
C0120	Total amount	Value calculated as defined by Article 75 of the Directive 2009/138/EC. The following shall be considered: — Corresponds to the multiplication of 'Par amount' by 'Unit percentage of par amount Solvency II price' plus 'Accrued interest', for assets where the first two items are relevant; — Corresponds to the multiplication of 'Quantity' by 'Unit Solvency II price', for assets where these two items are relevant; — For assets classifiable under asset categories 7, 8 and 9, this shall indicate the Solvency II value of the asset.
C0130	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total amount.
C0140	Type of asset for which the collateral is held	Identify the type of asset for which the collateral is held. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds

	ITEM	INSTRUCTIONS
		3 — Equities 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) X — Derivatives

	ITEM	INSTRUCTIONS
Information on assets		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.

	ITEM	INSTRUCTIONS
C0150	Item Title	Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking. The following shall be considered: — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line–by–line. — This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75 — When the collateral comprises insurance policies (regarding loans collateralised by insurance policies) those policies don't need to be individualised and this item is not applicable.
C0160	Issuer Name	Name of the issuer, defined as the entity that issues assets to investors, representing part of its capital, part of its debt, derivatives, etc. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised; — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; This item is not applicable for CIC 71, CIC 75 and — CIC category 9 — Property.
C0170	Issuer Code	Identification code of the issuer code using the Legal Entity Identifier (LEI) if available. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;

	ITEM	INSTRUCTIONS
		This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0180	Type of issuer code	Identification of the code used for the 'Issuer Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0190	Issuer Sector	Identify the economic sector of issuer based on the latest version of NACE code (as published in an EC Regulation). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411'). The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0200	Issuer Group Name	Name of issuer's ultimate parent entity. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.

	ITEM	INSTRUCTIONS
C0210	Issuer Group Code	Issuer group identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0220	Type of issuer group code	Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0230	Issuer Country	ISO 3166–1 alpha–2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions

	ITEM	INSTRUCTIONS
C0240	Currency	Identify the ISO 4217 alphabetic code of the currency of the issue. The following shall be considered: — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. — Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.
C0250	CIC	Complementary Identification Code used to classify assets, as set out in Annex VI — CIC table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.
C0260	Unit price	Unit price of the asset, if relevant. This item shall not be reported if item Unit percentage of par amount Solvency II price (C0270) is reported.
C0270	Unit percentage of par amount Solvency II price	Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant. This item shall not be reported if item Unit price (C0260) is reported.
C0280	Maturity date	Only applicable for CIC categories 1, 2, 5, 6 and 8, and CIC 74 and CIC 79. Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date. Corresponds always to the maturity date, even for callable securities. The following shall be considered: — For perpetual securities use '9999–12–31' — For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.

S.12.01 — Life and Health SLT Technical Provisions

General comments:

This section relates to quarterly and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

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

Line of business for life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings shall, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Delegated Regulation (EU) 2015/35).

Lines of business 'Index–linked and unit–linked insurance', 'Other life insurance' and 'Health insurance' are split between 'Contracts without options and guarantees' and 'Contracts with options or guarantees'. For this split the following shall be considered:

— 'Contracts without options and guarantees' shall include the amounts related to contracts without any financial guarantees or contractual options, meaning that the technical provision calculation does not reflect the amount of any financial guarantees or contractual options. Contracts with non–material contractual options or financial guarantees that are not reflected in the technical provisions calculation shall also be reported in this column;

— 'Contracts with options or guarantees' shall include contracts that have either financial guarantees, contractual options, or both as far as the technical provision calculation reflect the existence of those financial guarantees or contractual options.

The information reported shall be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

The information to be reported between R0010 and R0100 shall be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0110 and R0130.

	ITEM	INSTRUCTIONS
Z0020	Ring Fenced Fund/Matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. This item is to be completed only when item Z0020 = 1

Technical provisions calculated as a whole

C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0010	Technical provisions calculated as a whole	Amount of Technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0010	Technical provisions calculated as a whole — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked.

	ITEM	INSTRUCTIONS
C0210/R0010	Technical provisions calculated as a whole — Total (Health similar to life insurance)	Total amount of technical provisions calculated as a whole for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/ R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	Amount of recoverables from reinsurance/SPV and finite reinsurance ('Finite Re') after the adjustment for expected losses due to counterparty default of technical provisions ('TP') calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked.
C0210/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole — Total (Health similar to life insurance)	Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Health similar to life insurance.

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

C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0030	Technical provisions calculated as a sum of Best Estimate ('BE') and Risk Margin ('RM'), Gross Best Estimate	Amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC) per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit–Linked.
C0210/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Health similar to life insurance)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Health similar to life insurance.

	ITEM	INSTRUCTIONS
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0040	Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	Amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0040	Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked.
C0210/R0040	Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance)	Total amount of the recoverables from reinsurance and SPVs before the adjustment for expected losses due to counterparty default for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0050	Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	Amount of recoverables (before adjustment for expected losses) from 'traditional' reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0050	Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses — Total (Life other than health insurance, incl. Unit–Linked)	Total Amount of recoverables (before adjustment for expected losses) from 'traditional' reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked.
C0210/R0050	Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses — Total (Health similar to life insurance)	Total amount of recoverables from reinsurance (except SPVs and Finite Reinsurance) before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0060	Recoverables from SPV before adjustment for expected losses	Amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including ceded intra group reinsurance, per each line of business.

	ITEM	INSTRUCTIONS
C0150/R0060	Total Recoverables from SPV before adjustment for expected losses — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Life other than health insurance, including Unit–Linked.
C0210/R0060	Total Recoverables from SPV before adjustment for expected losses — Total (Health similar to life insurance)	Total amount of recoverables from SPVs before adjustment for expected losses for Health similar to life insurance
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0070	Recoverables from Finite Re before adjustment for expected losses	Amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0070	Total Recoverables from Finite Re before adjustment for expected losses — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked.
C0210/R0070	Total Recoverables from Finite Re before adjustment for expected losses — Total (Health similar to life insurance)	Total amount of recoverables from Finite Reinsurance before adjustment for expected losses for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	Amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked.
C0210/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance)	Total amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Health similar to life insurance.

	ITEM	INSTRUCTIONS
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re	Amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, per each Line of Business.
C0150/R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, for Life other than health insurance, including Unit–Linked.
C0210/R0090	Best estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Health similar to life insurance)	Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100	Risk Margin	Amount of Risk margin, as defined in Article 77(3) of Directive 2009/138/EC, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0100	Risk Margin — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of Risk Margin for Life other than health insurance, including Unit–Linked.
C0210/R0100	Risk Margin — Total (Health similar to life insurance)	Total amount of Risk Margin for Health similar to life insurance.

Amount of the transitional on Technical Provisions

C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110	Technical Provisions calculated as a whole	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business. This value shall be reported as a negative value.
C0150/R0110	Technical Provisions calculated as a whole — Total (Life other than health insurance, including Unit–Linked)	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked. This value shall be reported as a negative value.

	ITEM	INSTRUCTIONS
C0210/R0110	Technical Provisions calculated as a whole — Total (Health similar to life insurance)	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance. This value shall be reported as a negative value.
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120	Best Estimate	Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business. This value shall be reported as a negative value.
C0150/R0120	Best Estimate — Total (Life other than health insurance, including Unit–Linked)	Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit–Linked. This value shall be reported as a negative value.
C0210/R0120	Best Estimate — Total (Health similar to life insurance)	Total amount of the transitional deduction to technical provisions allocated to the best estimate for Health similar to life insurance. This value shall be reported as a negative value.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130	Risk Margin	Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business. This value shall be reported as a negative value.
C0150/R0130	Risk Margin — Total (Life other than health insurance, including Unit–Linked)	Total amount of the transitional deduction to technical provisions allocated to the risk margin for Life other than health insurance, including Unit–Linked. This value shall be reported as a negative value.
C0210/R0130	Risk Margin — Total (Health similar to life insurance)	Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance. This value shall be reported as a negative value.

Technical provisions — Total

C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200	Technical Provisions — Total	Total amount of Technical Provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.

	ITEM	INSTRUCTIONS
C0150/R0200	Technical Provisions — Total — Total (Life other than health insurance, including Unit–Linked)	Total amount of Technical Provisions for Life other than health insurance, including Unit–Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0210/R0200	Technical Provisions — Total — Total (Health similar to life insurance)	Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020, C0030, C0060, C0090, C0100, C0110, C0120, C0130, C0140, C0160, C0190, C0200/ R0210	Technical Provisions minus Recoverables from reinsurance/ SPV and Finite Re — Total	Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0150/R0210	Technical Provisions minus Recoverables from reinsurance/ SPV and Finite Re — Total — Total (Life other than health insurance, including Unit–Linked)	Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re for Life other than health insurance, including Unit–Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0210/R0210	Technical Provisions minus Recoverables from reinsurance/ SPV and Finite Re — Total — Total (Health similar to life insurance)	Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.

Best Estimate of products with a surrender option

C0020, C0030, C0060, C0090, C0160, C0190,/R0220	Best Estimate of products with a surrender option	Amount of gross Best Estimate of products with a surrender option per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, except for accepted reinsurance. This amount shall also be included in R0030 to R0090.

	ITEM	INSTRUCTIONS
C0150/R0220	Best Estimate of products with a surrender option — Total (Life other than health insurance, including Unit–Linked)	Total amount of gross Best Estimate of products with a surrender option for Life other than health insurance, including Unit–Linked. This amount shall also be included in R0030 to R0090.
C0210/R0220	Best Estimate of products with a surrender option — Total (Health similar to life insurance)	Total amount of gross Best Estimate of products with a surrender option for Health similar to life insurance. This amount shall also be included in R0030 to R0090.

Gross BE for Cash flow

C0030, C0060, C0090, C0160, C0190, C0200/ R0230	Gross Best Estimate for Cash flow, Cash out–flow, Future guaranteed and discretionary benefits	Amount of discounted Cash out–flows (payments to policyholders and beneficiaries) for future guaranteed benefits and for future discretionary benefits, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Future Discretionary Benefits means future benefits other than index–linked or unit–linked benefits of insurance or reinsurance contracts which have one of the following characteristics: a) The benefits are legally or contractually based on one or several of the following results: i. the performance of a specified group of contracts or a specified type of contract or a single contract; ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking; iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract; b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion.
C0020, C0100/ R0240	Gross Best Estimate for Cash flow, Cash out–flow, Future guaranteed benefits — Insurance with profit participation	Amount of discounted Cash out–flows (payments to policyholders and beneficiaries) for future guaranteed benefits, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Insurance with profit participation'.
C0020, C0100/ R0250	Gross Best Estimate for Cash flow, Cash out–flows, Future discretionary benefits — Insurance with profit participation	Amount of discounted Cash out–flows (payments to policyholders and beneficiaries) for future discretionary benefits, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Insurance with profit participation'.

	ITEM	INSTRUCTIONS
		Future Discretionary Benefits means future benefits other than index–linked or unit–linked benefits of insurance or reinsurance contracts which have one of the following characteristics: a) The benefits are legally or contractually based on one or several of the following results: i. the performance of a specified group of contracts or a specified type of contract or a single contract; ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking; iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract; b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0260	Gross Best Estimate for Cash flow, Cash out–flow, Future expenses and other cash out–flows	Amount of discounted Cash out–flows for Future expenses and other cash out–flows, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Shall reflect 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.
C0150/R0260	Gross Best Estimate for Cash flow, Cash out–flow, Future expenses and other cash out–flows — Total (Life other than health insurance, including Unit–Linked)	Total amount of discounted Cash out–flows for Future expenses and other cash out–flows, for Life other than health insurance, including Unit–Linked Shall reflect 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.
C0210/R0260	Gross Best Estimate for Cash flow, Cash out–flow, Future expenses and other cash out–flows — Total (Health similar to life insurance)	Total amount of discounted Cash out–flows for Future expenses and other cash out–flows, for Health similar to life insurance. Shall reflect 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.

	ITEM	INSTRUCTIONS
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0270	Gross Best Estimate for Cash flow, Cash in–flows, Future premiums	Amount of discounted Cash in–flows from future premiums and any additional cash–flows that results from those premiums, including accepted reinsurance premiums, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0270	Gross Best Estimate for Cash flow, Cash in–flows, Future premiums — Total (Life other than health insurance, including Unit–Linked)	Amount of discounted Cash in–flows from future premiums and any additional cash–flows that results from those premiums, including accepted reinsurance premiums, for Life other than health insurance, including Unit–Linked.
C0210/R0270	Gross Best Estimate for Cash flow, Cash in–flows, Future premiums — Total (Health similar to life insurance)	Amount of discounted Cash in–flows from future premiums and any additional cash–flows that results from those premiums, including accepted reinsurance premiums, for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0280	Gross Best Estimate for Cash flow, Cash in–flows, Other cash in–flows	Amount of any other discounted cash in–flows not included in Future premiums and not including investment returns, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0280	Gross Best Estimate for Cash flow, Cash in–flows, Other cash in–flows — Total (Life other than health insurance, including Unit–Linked)	Amount of any other discounted cash in–flows not included in Future premiums and not including investment returns, for Life other than health insurance, including Unit–Linked.
C0210/R0280	Gross Best Estimate for Cash flow, Cash in–flows, Other cash in–flows — Total (Health similar to life insurance)	Amount of any other discounted cash in–flows not included in Future premiums and not including investment returns, for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0290	Percentage of gross Best Estimate calculated using approximations	Indicate the percentage of gross best estimate included in Gross Best Estimate (R0030) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0300	Surrender value	Indicate the amount of surrender value, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes. Shall reflect the amount, defined contractually, 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. It includes surrender values guaranteed and not guaranteed.

	ITEM	INSTRUCTIONS
C0150/R0300	Surrender value, Total (Life other than health insurance, including Unit–Linked)	Total surrender value for Life other than health insurance, including Unit–Linked.
C0210/R0300	Surrender value, Total (Health similar to life insurance)	Total surrender value for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0310	Best estimate subject to transitional of the interest rate	Indicate the amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0310	Best estimate subject to transitional of the interest rate — Total (Life other than health insurance, including Unit–Linked)	Total amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit–Linked.
C0210/R0310	Best estimate subject to transitional of the interest rate — Total (Health similar to life insurance)	Total amount of gross best estimate (R0030) subject to transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0320	Technical provisions without transitional on interest rate	Amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0150/R0320	Technical provisions without transitional on interest rate	Total amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit–Linked. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.

	ITEM	INSTRUCTIONS
C0210/R0320	Technical provisions without transitional on interest rate	Total amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0330	Best estimate subject to volatility adjustment	Indicate the amount of gross best estimate (R0030) subject to volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0330	Best estimate subject to volatility adjustment — Total (Life other than health insurance, including Unit–Linked)	Total amount of gross best estimate (R0030) subject to volatility adjustment, for Life other than health insurance, including Unit–Linked
C0210/R0330	Best estimate subject to volatility adjustment — Total (Health similar to life insurance)	Total amount of gross best estimate (R0030) subject to volatility adjustment, for Health similar to life insurance.
C0020, C0020, C0060, C0090, C0100, C0160, C0190, C0200/ R0340	Technical provisions without volatility adjustment and without others transitional measures	Amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/ transitional adjustment to the relevant risk-free interest rate term structure.
C0150/R0340	Technical provisions without volatility adjustment and without others transitional measures — Total (Life other than health insurance, including Unit–Linked)	Total amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for Life other than health insurance, including Unit–Linked.

	ITEM	INSTRUCTIONS
		In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/ transitioanl adjustment to the relevant risk-free interest rate term structure.
C0210/R0340	Technical provisions without volatility adjustment and without others transitional measures — Total (Health similar to life insurance)	Total amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for Health similar to life insurance. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/ transitional adjustment to the relevant risk-free interest rate term structure.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0350	Best estimate subject to matching adjustment	Indicate the amount of gross best estimate (R0030) subject to matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0350	Best estimate subject to matching adjustment — Total (Life other than health insurance, including Unit–Linked)	Total amount of gross best estimate (R0030) subject to matching adjustment, for Life other than health insurance, including Unit–Linked
C0210/R0350	Best estimate subject to matching adjustment — Total (Health similar to life insurance)	Total amount of gross best estimate (R0030) subject to matching adjustment, for Health similar to life insurance
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/ R0360	Technical provisions without matching adjustment and without all the others	Amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.

	ITEM	INSTRUCTIONS
C0150/R0360	Technical provisions without matching adjustment and without all the others — Total (Life other than health insurance, including Unit–Linked)	Total amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for Life other than health insurance, including Unit–Linked. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.
C0210/R0360	Technical provisions without matching adjustment and without all the others — Total (Health similar to life insurance)	Total amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for Health similar to life insurance. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.

S.12.02 — Life and Health SLT Technical Provisions — by Country

General comments:

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

Undertakings shall take into account all the obligations in different currencies and convert them into the reporting currency.

The information by country shall be reported according to the following specifications:

e) Information on the home country shall be always reported regardless of the amount of technical provisions calculated as a whole and gross best estimate;

f) Information reported by country shall at least represent 90 % of the sum of the technical provisions calculated as a whole and gross best estimate of any line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35;

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

h) The other countries shall be reported aggregated in 'other–EEA' or 'other–non EEA'

i) For direct business information shall be reported by country where the contract was entered into;

j) For proportional and non–proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

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

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

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

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

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

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

Gross TP calculated as a whole and Gross BE for different countries

	ITEM	INSTRUCTIONS
C0010/R0040, …	Geographical zone/Country	Report the country ISO 3166–1 alpha–2 code for identifying the countries within the materiality threshold
C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/ R0010	Gross TP calculated as a whole and Gross BE for different countries — Home country	Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, when the country is the home country, for each Line of Business and totals for Life other than health insurance, including Unit–Linked and Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/ R0020	Gross TP calculated as a whole and Gross BE for different countries — EEA countries outside the materiality threshold — not reported by country	Amount of Gross TP calculated as a whole and gross Best Estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit–Linked and Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/ R0030	Gross TP calculated as a whole and Gross BE for different countries — Non–EEA countries outside the materiality threshold — not reported by country	Amount of Gross TP calculated as a whole and gross Best Estimate, for non–EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit–Linked and Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/ R0040, …	Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold]	Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, for each of the countries in the materiality threshold, except the home country, for each Line of Business and totals for Life other than health insurance, including Unit–Linked and Health similar to life insurance.

S.13.01 — Projection of future gross cash flows (Best Estimate –life)

General comments:

This part of Annex II relates to annual submission of information for individual entities.

This template shall include information only in relation to the best estimates. The cash flows to be reported are gross of reinsurance and undiscounted.

Cash–flow projections such as central scenarios can be used as no perfect reconciliation with Best Estimate calculation is required. If difficult to project some future cash–flows like collective Future Discretionary Benefits the undertaking shall report the cash flow it effectively uses for calculating the Best Estimate.

All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date

In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash–flows arising from the contracts are not calculated, the information shall be reported only in those cases where more than 10 % of total technical provisions have a settlement period longer than 24 months.

	ITEM	INSTRUCTIONS
C0010/R0010–R0330	Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.
C0020/R0010–R0330	Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation. Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.
C0030/R0010–R0330	Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.

	ITEM	INSTRUCTIONS
C0040/R0010–R0330	Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.
C0050/R0010–R0330	Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit–linked insurance.
C0060/R0010–R0330	Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit–linked insurance. Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.
C0070/R0010–R0330	Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums,, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit–linked insurance.

	ITEM	INSTRUCTIONS
C0080/R0010–R0330	Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit–linked insurance.
C0090/R0010–R0330	Future cash–flows used in the Best estimate, Other life insurance (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.
C0100/R0010–R0330	Future cash–flows used in the Best estimate, Other life insurance (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance. Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.
C0110/R0010–R0330	Future cash–flows used in the Best estimate, Other life insurance (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.
C0120/R0010–R0330	Future cash–flows used in the Best estimate, Other life insurance (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.

	ITEM	INSTRUCTIONS
C0130/R0010–R0330	Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations. Cash out–flows from non–life insurance contracts that will change to Annuities but are not yet formally settled as Annuities and shall not be included.
C0140/R0010–R0330	Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations. Cash out–flows from non–life insurance contracts that are not yet settled as Annuities and will change to Annuities and dealt with within the same company shall not be included.
C0150/R0010–R0330	Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations. Cash out–flows from non–life insurance contracts that are not yet settled as Annuities and will change to Annuities shall not be included.
C0160/R0010–R0330	Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.

	ITEM	INSTRUCTIONS
		The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations. Cash out–flows from non–life insurance contracts that are not yet settled as Annuities and will change to Annuities shall not be included.
C0170/R0010–R0330	Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.
C0180/R0010–R0330	Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance. Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.
C0190/R0010–R0330	Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.
C0200/R0010–R0330	Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.

	ITEM	INSTRUCTIONS
C0210/R0010–R0330	Future cash–flows used in the Best estimate, Health insurance (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.
C0220/R0010–R0330	Future cash–flows used in the Best estimate, Health insurance (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.
C0230/R0010–R0330	Future cash–flows used in the Best estimate, Health insurance (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35,line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.
C0240/R0010–R0330	Future cash–flows used in the Best estimate, Health insurance (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.
C0250/R0010–R0330	Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash out–flows — Future benefits	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.
C0260/R0010–R0330	Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash out–flows — Future expenses and other cash out–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.

	ITEM	INSTRUCTIONS
		The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance. Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt within the same company shall also be included.
C0270/R0010–R0330	Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash in–flows — Future premiums	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.
C0280/R0010–R0330	Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash in–flows — Other cash in–flows	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.
C0290/R0010–R0330	Future cash–flows used in the Best estimate, Total recoverable from reinsurance (after the adjustment)	Amount of undiscounted cash–flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. The future cash–flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.

S.14.01 — Life obligations analysis

General comments:

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

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non–life contracts (which are also analysed in S.16.01). All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

Columns C0010 to C0080 shall be reported by product.

Columns C0090 to C0160 characterise the product.

Columns C0170 to C0210 shall be reported by Homogeneous Risk Group.

	ITEM	INSTRUCTIONS
Portfolio		
C0010	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. Different products are characterised according to cells C0090 to C0160. The ID code shall be consistent over time.
C0020	Fund number	Applicable to products that are part of ring fenced funds or other internal funds (defined according to national markets). This number is attributed by the undertaking and shall be consistent over time and shall not be reused for other funds. The number shall be used consistently across all templates, where relevant, to identify the fund.
C0030	Line of Business	Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35.The following closed list shall be used: 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance
C0040	Number of contracts at the end of the year	Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract. In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled. For annuities stemming from non–life use the number of annuities obligations.

	ITEM	INSTRUCTIONS
C0050	Number of new contracts during year	Number of new contracts during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040. For annuities stemming from non–life use the number of annuities obligations.
C0060	Total amount of Written premiums	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35. For annuities stemming from non–life this cell is not applicable.
C0070	Total amount of claims paid during year	Total amount of gross claims paid during the year, including claims management expenses.
C0080	Country	Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions: — ISO 3166–1 alpha–2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product. — If reinsurance it shall refer to the country of the cedent undertaking. — For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166–1 alpha–2 Codes of the countries concerned. In case of a list please report the codes split by a ‘,’.

Characteristics of product

C0090	Product ID code	Same code as in C0010. Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time.
C0100	Product classification	The following close list shall be used: 1 — single life 2 — joint life 3 — collective 4 — pension entitlements 5 — other If more than one characteristic is applicable use ‘5 — other’. For annuities stemming from non–life use ‘5 — other’.
C0110	Type of product	General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.

	ITEM	INSTRUCTIONS
C0120	Product denomination	Commercial name of product (undertaking–specific).
C0130	Product still commercialised?	Specify if product is still for sale or if it is just in run–off. The following closed list shall be used: 1 — Still comercialised 2 — In run–off
C0140	Type of premium	The following close list shall be used: 1 — Regular premium, premiums that policyholder has to pay at pre–determined dates and predetermined or variable amounts in order to have the full effect of its guarantee, including those cases when contracts provide the right of policyholders of changing dates and amount of premiums. 2 — Single premium with possibility of additional premiums with additional guarantee according to amount paid 3 — Single premium without possibility to pay an additional premium in the future 4 — Other, any other case not mentioned in options above or a combination For annuities stemming from non–life use '4 — other'.
C0150	Use of financial instrument for replication?	State whether the product is considered replicable by a financial instrument (i.e. hedgeable, with technical provisions calculated as a whole). The following closed list shall be used: 1 — Replicable by financial instrument; 2 — Not replicable by financial instrument; 3 — Partially replicable by financial instrument.
C0160	Number of HRGs in products	If Homogeneous Risk Groups ('HRG') within the product are common to other products, specify the number of Homogeneous Risk Groups in the product that are common to other products.

Information on Homogeneous risk groups

C0170	HRG code	Homogeneous Risk Group Internal ID code used by undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC. The ID code shall be consistent over time.
C0180	Best Estimate	Amount of gross best estimate calculated by Homogenous Risk Group.
C0190	Capital–at–risk	The capital at risk, as defined in the Delegated Regulation (EU) 2015/35. For annuities stemming from non–life contracts this cell shall be filled in with zero unless the annuities have positive risk.

	ITEM	INSTRUCTIONS
C0200	Surrender value	Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option.
C0210	Annualised guaranteed rate (over average duration of guarantee)	Average guaranteed rate to the policy holder over the remaining life time of the contract. Only applicable where a guaranteed rate is provided in the contract. Not applicable for unit linked contracts.

Information on products and homogeneous risk groups

C0220	Product ID code	Same code as in C0010. Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time. If one product corresponds to more than one Homogeneous Risk Group identify which ones by rows, repeating the Product ID code. If different products correspond to one single Homogeneous Risk Group report each product once identifying the HRG ID code.
C0230	HRG ID code	Same code as in in C0170. Internal HRG ID code used by the undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC. The ID code shall be consistent over time. Identify the HRG for each product that is considered for the purposes of calculating the technical provisions.

S.15.01 — Description of the guarantees of variable annuities

General comments:

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

This template shall only be reported in relation to the direct business by insurance companies that have variable annuities portfolios.

Variable annuities are unit–linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non–life company for the variable annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

	ITEM	INSTRUCTIONS
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.
C0050	Product denomination	Commercial name of product (undertaking–specific)
C0060	Description of the product	General qualitative description of the product. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.
C0070	Initial date of guarantee	The ISO 8601 (yyyy–mm–dd) code of the initial date of the cover.
C0080	Final date of guarantee	The ISO 8601 (yyyy–mm–dd) code of the final date of the cover.
C0090	Type of guarantee	The following closed list shall be used: 1 — Guaranteed minimum death benefit 2 — Guaranteed minimum accumulation benefit 3 — Guaranteed minimum income benefit 4 — Guaranteed minimum withdrawal benefits 9 — Other
C0100	Guaranteed level	Indicate the level of the guaranteed benefit in percentage (as a decimal).
C0110	Description of the guarantee	General description of the guarantees. This shall include at least the capital accumulation mechanisms (e.g. roll–up, ratchet, step–up, reset), its frequency (infra–annual, annual, x–yearly), the base for computation of guaranteed levels (e.g. premium paid, premium paid net of expenses and/or withdrawals and/or paid–ups, premium increased by the capital accumulation mechanism), the guaranteed conversion factor, other general information about how the guarantee works.

S.15.02 — Hedging of guarantees of variable annuities

General comments:

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

This template shall only be reported in relation to the direct business by insurance companies that have Variable Annuities portfolios.

Variable annuities are unit–linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non–life company for the Variable Annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

	ITEM	INSTRUCTIONS
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time and for the individual reporting correspond with the ID code reported in S.14.01 (C0010) and S.15.01 (C0020).
C0050	Product denomination	Commercial name of product (undertaking–specific)
C0060	Type of hedging	The following closed list shall be used: 1 — No hedging 2 — Dynamic hedging 3 — Static hedging 4 — Ad hoc hedging Dynamic hedging is frequently rebalanced; static hedging is made of 'standard' derivatives but not frequently rebalanced; ad hoc hedging is made of financial products structured for the specific purpose of hedging those liabilities.
C0070	Delta hedged	The following closed list shall be used: 1 — Delta hedged 2 — Delta not hedged 3 — Delta partially hedged 4 — Guarantee not sensitive to delta. Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0080	Rho hedged	The following closed list shall be used: 1 — Rho hedged 2 — Rho not hedged 3 — Rho partially hedged 4 — Guarantee not sensitive to rho. Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0090	Gamma hedged	The following closed list shall be used: 1 — Gamma hedged 2 — Gamma not hedged 3 — Gamma partially hedged 4 — Guarantee not sensitive to gamma Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.

	ITEM	INSTRUCTIONS
C0100	Vega hedged	The following closed list shall be used: 1 — Vega hedged 2 — Vega not hedged 3 — Vega partially hedged 4 — Guarantee not sensitive to vega Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0110	FX hedged	The following closed list shall be used: 1 — FX hedged 2 — FX not hedged 3 — FX partially hedged 4 — Guarantee not sensitive to FX Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0120	Other hedged risks	If other risks are hedged specify their names
C0130	Economic result without hedging	The 'economic result' that the guarantee of the policies has generated during the reporting year if there is no hedging strategy in place, or would have generated without it if there is one in place. It shall be equal to: written premium/fees for the guarantee, minus expenses incurred to the guarantee, minus claims due to the guarantee, minus variation of guarantee technical provisions.
C0140	Economic result with hedging	The 'economic result' that the guarantee of the policies has generated during the reporting year considering the result of the hedging strategy. Where hedging is performed for a portfolio of products, for instance in cases where hedge instruments may not be allocated to specific products, the undertaking shall allocate the effect of hedging to the different products using the weight of each product in the 'Economic result without hedging' (C0110).

S.16.01. — Information on annuities stemming from Non–Life Insurance obligations

General comments:

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

This template shall be reported only for annuities formally settled stemming from non–life contracts and relating to health insurance obligations and relating to insurance obligations other than health insurance obligations.

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

This template shall be reported by non–life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, originating the annuity and by currency, considering the following specifications:

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

   a) Amounts for the reporting currency;

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

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

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

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

This template is interlinked with the non–Life template S.19.01. The sum of technical provisions in templates S.16.01 and S.19.01 for one non–life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims best estimate originating from this line of business (also refer log to template S.19.01). All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

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

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

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

In the event that after an obligation has been formally settled as an annuity some of that obligation subsequently ends up being settled via a lump sum payment that was not in the original annuity payment order, that lump sum would be recorded as a payment in template S.16.01; i.e. there is no movement of claims data out of template S.16.01 and into S.19.01.

Amounts shall be reported by year of occurrence of the accidents that have originated the claims associated to annuities.

Year N is the reporting year.

	ITEM	INSTRUCTIONS
Z0010	The related non–life line of business	Name of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. The origin of the liability (medical expense, income protection, workers' comp, motor liability etc.). All the figures in the template are stemming from the related line of business. The following close list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss
Z0020	Accident year/Underwriting year	Report the standard used by the undertakings for reporting of claims development. The following close list shall be used: 1 — Accident year 2 — Underwriting year
Z0030	Currency	Identify the ISO 4217 alphabetic code of the settlement currency of the obligation. All amounts are reported in the undertaking's reporting currency. This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
Z0040	Currency conversion	Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used: 1 — Original currency 2 — Reporting currency Only applicable when reporting by currency.

Information on year N:

C0010/R0010	The average interest rate	The average interest rate used in percentage (as a decimal) for the end of year N
C0010/R0020	The average duration of the obligations	Average duration in years on total obligations basis for the end of the year N

	ITEM	INSTRUCTIONS
C0010/R0030	The weighted average age of the beneficiaries	The weight shall be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations. The beneficiary is the person to whom the payments are reverting to, following the occurrence of a claim (that affects the insured person) which originates this type of payment.

Annuities information:

C0020/R0040–R0190	Undiscounted annuity claims provisions at the start of year N	Amount of annuity claims best estimate stemming from Non–Life Insurance obligations at beginning of year N. This is a part of technical provisions set up during year N (Net movements between new reserves during year N/release of reserves during year N)
C0030/R0040–R0190	Undiscounted annuity claims provisions set up during year N	Total amount of annuity claims provisions stemming from Non–Life Insurance obligations set up during year N as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques)
C0040/R0040–R0190	Annuity payments paid during year N	Total amount of annuity payments stemming from Non–Life Insurance obligations made during the calendar year N.
C0050/R0040–R0190	Undiscounted annuity claims provisions at the end of year N	Total amount of annuity claims provisions stemming from Non–Life Insurance obligations at end of year N.
C0060/R0040–R0190	Number of annuities obligations at the end of year N	Number of non–life insurance annuity obligations.
C0070/R0040–R0190	Best Estimate for annuity claims provisions at the end of year N (discounted basis)	Best estimate covering annuities stemming from Non–Life Insurance obligations at the end of calendar year N.
C0080/R0040–R0190	Undiscounted development result	Undiscounted development result calculated as the undiscounted annuity claims provisions at the start of year N, plus the undiscounted annuity claims provisions set up during year N, minus annuity payments paid during year N and minus undiscounted annuity claims provisions at the end of year N.
C0020–C0080/R0200	Total	Total amount of the undiscounted development result for all accident/underwriting years.

S.17.01 — Non–life Technical Provisions

General comments:

This section relates to quarterly and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

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

Line of Business for non–life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35, referred to direct business/accepted proportional reinsurance and accepted non–proportional reinsurance. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

Health direct insurance business pursued on a non–similar technical basis to life insurance shall be segmented into Non–Life line of business 1 to 3.

Accepted proportional reinsurance shall be considered together with the direct business in the C0020 to C0130.

The information to be reported between R0010 and R0280 shall be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0290 and R0310.

	ITEM	INSTRUCTIONS
Z0020	Ring Fenced Fund/Matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. This item is to be completed only when item Z0020 = 1.

Technical provisions calculated as a whole

C0020 to C0170/R0010	Technical provisions calculated as a whole	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.

	ITEM	INSTRUCTIONS
C0180/R0010	Technical provisions calculated as a whole — Total Non–Life obligation	The total amount of technical provisions calculated as a whole regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0020 to C0130/R0020	Technical provisions calculated as a whole — direct business	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the direct business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0020	Total Non–Life obligations, Technical provisions calculated as a whole, total direct business	The total amount of technical provisions calculated as a whole, for the direct business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0020 to C0130/R0030	Technical provisions calculated as a whole — accepted proportional reinsurance business	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted proportional reinsurance business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0030	Total Non–Life obligations, Technical provisions calculated as a whole, total accepted proportional reinsurance business	The total amount of technical provisions calculated as a whole, for the accepted proportional reinsurance business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0140 to C0170/R0040	Technical provisions calculated as a whole — accepted non–proportional reinsurance business	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted non–proportional reinsurance business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0040	Total Non–Life obligations, Technical provisions calculated as a whole, total accepted non proportional reinsurance business	The total amount of technical provisions calculated as a whole, for the accepted non–proportional reinsurance business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35
C0180/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business.

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

C0020 to C0170/R0060	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.
C0180/R0060	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.
C0020 to C0130/R0070	Best Estimate of Premium provisions, Gross — direct business	The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0070	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total direct business	The total amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0080	Best Estimate of Premium provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0180/R0080	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted proportional reinsurance business	The total amount of best estimate for premium provisions, for the accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0090	Best Estimate of Premium provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0090	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted non proportional reinsurance business	The total amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0100	Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business	Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0100	Total Non–Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0110	Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 regarding direct and accepted reinsurance business.
C0180/R0110	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0120	Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0120	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0130	Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0130	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0140	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0140	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions — Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0180/R0150	Total Non–Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
C0020 to C0170/R0160	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.
C0180/R0160	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0170	Best Estimate of Claims Provisions, Gross — direct business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business.
C0180/R0170	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total direct business	The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0180	Best Estimate of Claims Provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted proportional reinsurance.
C0180/R0180	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business	The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0190	Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted non proportional reinsurance.

	ITEM	INSTRUCTIONS
C0180/R0190	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0200	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default	Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0200	Total Non–Life obligations, Best estimate of Claims Provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV, and Finite before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0210	Best Estimate of Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0210	Total Non–Life obligations, Best estimate of Claims provisions, Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0220	Best Estimate of Claims provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.

	ITEM	INSTRUCTIONS
C0180/R0220	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0230	Best Estimate of Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0230	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0240	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0250	Net best estimate of Claims provisions — Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0250	Total Non–Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0260	Total best estimate, Gross — Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0260	Total Non–Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0270	Total best estimate, Net — Direct and accepted reinsurance business	The amount of Total net best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0270	Total Non–Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0280	Total Non–Life obligations, Total risk margin	The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)).

Amount of the transitional on Technical Provisions

C0020 to C0170/R0290	Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole	Amount of the transitional deduction to Technical Provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be reported as a negative value.
C0180/R0290	Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole	Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole. This value shall be reported as a negative value.
C0020 to C0170/R0300	Amount of the transitional on Technical Provisions — Best Estimate	Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be reported as a negative value.
C0180/R0300	Amount of the transitional on Technical Provisions — Best Estimate	Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the best estimate. This value shall be reported as a negative value.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0310	Amount of the transitional on Technical Provisions — Risk Margin	Amount of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be reported as a negative value.
C0180/R0310	Amount of the transitional on Technical Provisions — Risk Margin	Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the risk margin. This value shall be reported as a negative value.

Technical provisions — Total

C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0320	Total Non–Life obligations, Technical Provision — total	The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020 to C0170/R0330	Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0330	Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.

	ITEM	INSTRUCTIONS
C0020 to C0170/R0340	Technical provisions, Total — Technical provisions minus recoverables from reinsurance/ SPV and Finite reinsurance — Direct and accepted reinsurance business	The total amount of net technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0340	Total Non–Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.

Line of Business: further segmentation (Homogeneous Risk Groups)

C0020 to C0170/R0350	Line of Business, further segmentation by (Homogeneous Risk Groups) — Premium provisions — Total number of homogeneous risk groups	Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, in respect of premium provisions.
C0020 to C0170/R0360	Line of Business, further segmentation by (Homogeneous Risk Groups) — Claims provisions — Total number of homogeneous risk groups	Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, in respect of claims provisions.
C0020 to C0170/R0370	Best estimate Premium Provisions, Cash out–flows, future benefits and claims	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non–proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions, i.e. the probability–weighted average of future cash out–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.

	ITEM	INSTRUCTIONS
C0180/R0370	Best estimate Premium Provisions, Cash out–flows, future benefits and claims — Total	The total amount of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0380	Best estimate Premium Provisions, Cash out–flows, future expenses and other cash–out flows	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non–proportional reinsurance, of cash flows for future expenses and other cash out–flows used to determine the gross best estimate of premium provisions, i.e. the probability–weighted average of future cash out–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.
C0180/R0380	Best estimate Premium Provisions, Cash out–flows, future expenses and other cash–out flows — Total	The total amount of future expenses and other cash–out flows used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0390	Best estimate Premium Provisions, Cash in–flows, future premiums	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of premium provisions, i.e. the probability–weighted average of future cash in–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.
C0180/R0390	Best estimate Premium Provisions, Cash in–flows, future premiums — Total	The total amount of future premiums used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0400	Best estimate Premium Provisions, Cash in–flows, Other cash–in flows (incl. Recoverables from salvages and subrogations)	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non–proportional reinsurance, of cash flows for other cash in–flows, including recoverables from salvages and subrogations, used to determine the gross best estimate of premium provisions, i.e. the probability–weighted average of future cash in–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.

	ITEM	INSTRUCTIONS
C0180/R0400	Best estimate Premium Provisions, Cash in–flows, Other cash–in flows (incl. recoverables from salvages and subrogations) — Total	The total amount of Other cash–in flows (including recoverables from salvages and subrogations) used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0410	Best estimate Claims Provisions, Cash out–flows, future benefits and claims	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non–proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of Claims provisions, i.e. the probability–weighted average of future cash out–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.
C0180/R0410	Best estimate Claims Provisions, Cash out–flows, future benefits and claims — Total	The total amount of Claims Provisions, Cash out–flows, future benefits and claims used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0420	Best estimate Claims Provisions, Cash out–flows, future expenses and other cash–out flows	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non–proportional reinsurance, of cash flows for future expenses and other cash out–flows used to determine the gross best estimate of Claims provisions, i.e. the probability–weighted average of future cash out–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.
C0180/R0420	Best estimate Claims Provisions, Cash out–flows, future expenses and other cash–out flows — Total	The total amount of Claims Provisions, Cash out–flows, future expenses and other cash–out flows used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0430	Best estimate Claims Provisions, Cash in–flows, future premiums	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of claims provisions, i.e. the probability–weighted average of future cash in–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.

	ITEM	INSTRUCTIONS
C0180/R0430	Best estimate Claims Provisions, Cash in–flows, future premiums — Total	The total amount of Claims Provisions, cash in–flows, future premiums used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0440	Best estimate Claims Provisions, Cash in–flows, Other cash–in flows (incl. Recoverable from salvages and subrogations)	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, of other cash–in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of Claims provisions, i.e. the probability–weighted average of future cash in–flows, discounted to take into account the time value of money (expected present value of future cash–flows). In case of use of a stochastic methodology for the cash–flow projection, it is required to report the average scenario.
C0180/R0440	Best estimate Claims Provisions, Cash in–flows, Other cash–in flows (incl. Recoverable from salvages and subrogations) — Total	The total amount of Claims Provisions, cash in–flows, Other cash–in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0450	Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations	Indicate the percentage of gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business.
C0180/R0450	Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations — Total	Indicate the percentage of total gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance.
C0020 to C0170/R0460	Best estimate subject to transitional of the interest rate	Indicate the amount of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0460	Best estimate subject to transitional of the interest rate — Total Non–Life obligation	Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of Best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure.
C0020 to C0170/R0470	Technical provisions without transitional of the interest rate	Indicate the amount of the technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
		In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0180/R0470	Technical provisions without transitional of the interest rate — Total Non–Life obligation	Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0020 to C0170/R0480	Best estimate subject to volatility adjustment	Indicate the amount of best estimate reported in R0260 subject to volatility adjustment, for each Line of Business.
C0180/R0480	Best estimate subject to volatility adjustment — Total Non–Life obligation	Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the best estimate reported in R0260 subject to volatility adjustment.
C0020 to C0170/R0490	Technical provisions without volatility adjustment and without others transitional measures	Indicate the amount of Technical provisions without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.
C0180/R0490	Technical provisions without volatility adjustment and without others transitional measures — Total Non–Life obligation	Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of technical provisions without volatility adjustment. In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.

S.17.02 — Non-Life Technical Provisions — By country

General comments:

Line of Business for non–life obligations: the lines of business, referred to in Article 80 of Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35, referred to direct business.

Health direct insurance business pursued on a non–similar technical basis to life insurance shall be segmented into Non–Life line of business 1 to 3.

Undertakings shall take into account all the obligations in different currencies and convert them into the reporting currency.

The information by country shall be reported according to the following:

a) Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate (referred to direct business);

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

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

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

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

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

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

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

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

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

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

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

	ITEM	INSTRUCTIONS
C0010/R0040	Country 1 …	Report the country ISO 3166–1 alpha–2 code of each required country, row by row.

	ITEM	INSTRUCTIONS
C0020 to C0130/R0010	Gross TP calculated as a whole and Gross BE for different countries — Home country	Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding direct business only (excluding accepted reinsurance). In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions.
C0020 to C0130/R0020	Gross TP calculated as a whole and Gross BE for different countries — EEA countries outside the materiality threshold — not reported by country	Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding direct business only (excluding accepted reinsurance) In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.
C0020 to C0130/R0030	Gross TP calculated as a whole and Gross BE for different countries — Non–EEA countries outside the materiality threshold — not reported by country	Amount of gross technical provision calculated as a whole and gross best estimate, for non–EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding direct business only (excluding accepted reinsurance). In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.
C0020 to C0130/R0040	Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold]	Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding direct business only (excluding accepted reinsurance). In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.

S.18.01 — Projection of future cash flows (Best Estimate — Non Life)

General Comments:

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

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

— All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date;

— The cash flows shall be reported gross of reinsurance and undiscounted;

— In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash–flows arising from the contracts are not calculated, the information shall be reported only in those cases where more than 10 % of technical provisions have a settlement period longer than 24 months.

	ITEM	INSTRUCTIONS
C0010/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out–flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non–life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.
C0020/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out–flows — Future expenses and other cash–out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in Article 31 of Delegated Regulation (EU) 2015/35 and other cash–out flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non–life obligations from year 1 to year 30 and from year 31 and after.
C0030/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in–flows — Future Premiums	Amounts of all the future premiums stemming from existing policies, excluding the past–due premiums, referred to the whole portfolio of non–life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.
C0040/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in–flows — Other cash–in flows	Amount of recoverables from salvages and subrogations and other cash–in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non–life obligations from year 1 to year 30 and from year 31 and after.
C0050/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out–flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non–life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.
C0060/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out–flows — Future Expenses and other cash–out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and other cash–flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non–life obligations from year 1 to year 30 and from year 31 and after.
C0070/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in–flows — Future premiums	Amounts of all the future premiums stemming from existing policies, excluding the past–due premiums, referred to the whole portfolio of non–life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.
C0080/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in–flows — Other cash–in flows	Amount of recoverables from salvages and subrogations and other cash–in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non–life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after.

	ITEM	INSTRUCTIONS
C0090/R0010 to R0310	Total recoverable from reinsurance (after the adjustment)	Amount of undiscounted cash–flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash–flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.

S.19.01 — Non–life insurance claims

General comments:

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

Claims development triangles show the insurer's estimate of the cost of claims (claims paid and claims provisions under Solvency II valuation principle) and how this estimate develops over time.

Three set of triangles are required regarding claims paid, best estimate of claims provisions and RBNS claims.

This template shall be reported for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and material considering the following specifications:

i. reporting by line of business: it is required to report lines of business 1–12 (as reported in S.17.01) for both direct and accepted proportional reinsurance (to be reported together) and lines of business 25–28 for accepted non–proportional reinsurance;

ii. If the total gross best estimate for one non–life line of business represents more than 3 % of the total gross best estimate of the claims provision the information shall be reported with the following split by currencies in addition to the total for the line of business:

   a) Amounts in the reporting currency;

   b) Amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions in the original currency from that non–life line of business; or

   c) Amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions in the original currency from that non–life line of business but more than 5 % of total gross best estimate of the claims provisions in the original currency.

iii. If the total gross best estimate for one non–life line of business represents less than 3 % of the total gross best estimate of the claims provision no currency split is required, only the total for the line of business shall be reported.

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

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, provided that they use the same year consistently, year on year.

The default length of run–off triangle is 15 + 1 years for all lines of business but the reporting requirement is based on the undertakings' claims development (if length of the claims settlement cycle is shorter than 15 years, undertakings are required to report according to the internal shorter development).

Historical data, starting from the first time application of Solvency II, are required for claims paid and RBNS claims but not for Best Estimate of Claims Provision. For the compilation of the historical data for claims paid and RBNS claims the same approach concerning the length of triangle for the on–going reporting will be applied (i.e. the shorter between 15 + 1 years and the undertakings' claims settlement cycle).

All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

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

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

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

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

	ITEM	INSTRUCTIONS
Z0010	Line of Business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — 1 and 13 Medical expense insurance 2 — 2 and 14 Income protection insurance 3 — 3 and 15 Workers' compensation insurance 4 — 4 and 16 Motor vehicle liability insurance 5 — 5 and 17 Other motor insurance 6 — 6 and 18 Marine, aviation and transport insurance 7 — 7 and 19 Fire and other damage to property insurance 8 — 8 and 20 General liability insurance 9 — 9 and 21 Credit and suretyship insurance 10 — 10 and 22 Legal expenses insurance 11 — 11 and 23 Assistance 12 — 12 and 24 Miscellaneous financial loss 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance
Z0020	Accident year or Underwriting year	Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used: 1 — Accident year 2 — Underwriting year

	ITEM	INSTRUCTIONS
Z0030	Currency	Identify the ISO 4217 alphabetic code of the currency in which the obligation is denominated. This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
Z0040	Currency conversion	Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used: 1 — Original currency 2 — Reporting currency Only applicable when reporting by currency.
C0010 to C0160/ R0100 to R0250	Gross Claims Paid (non–cumulative) –Triangle	The Gross Claims Paid, net of salvage and subrogation, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date). The data are in absolute amount, non–cumulative and undiscounted. The amount includes all the elements that compose the claim itself but excludes any expenses.
C0170/ R0100 to R0260	Gross Claims Paid (non–cumulative) — In current year	Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0110 to R0250. R0260 is the total of R0110 to R0250.
C0180/ R0100 to R0260	Gross Claims Paid — Sum of years (cumulative)	Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C0200 to C0350/ R0100 to R0250	Gross undiscounted Best Estimate Claims Provisions — Triangle	Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not. The data are in absolute amount, non–cumulative and undiscounted.
C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end (discounted data)	Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0110 to R0250. R0260 is the total of R0110 to R0250

	ITEM	INSTRUCTIONS
C0400 to C0550/ R0100 to R0250	Gross Reported but not Settled Claims (RBNS) — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of provisions in respect of claim events that have happened and been reported to the insurer, but have not yet been settled, excluding incurred but not reported claims ('IBNR'). These may be case–by–case reserves estimated by claim handlers and do not need to be on a best estimate Solvency II basis. The reported but not settled claims ('RBNS') shall be measured using consistent reserve strength over time. The data are in absolute amount, non–cumulative and undiscounted. The amount includes all the elements that compose the claim itself but excludes any expenses.
C0560/ R0100 to R0260	Gross Reported but not Settled Claims (RBNS) — Year end (discounted data)	Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0110 to R0250. R0260 is the total of R0110 to R0250.
C0600 to C0750/ R0300 to R0450	Reinsurance Recoveries received (non–cumulative) — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of payments, reported in the 'Gross Claims Paid (non–cumulative)', covered by a reinsurance contract. The amounts shall be considered after the adjustment for the counterparty default. The amount includes all the elements that compose the claim itself but excludes any expenses.
C0760/ R0300 to R0460	Reinsurance Recoveries received (non–cumulative) — In current year	Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0310 to R0450. R0460 is the total of R0310 to R0450. The amount includes all the elements that compose the claim itself but excludes any expenses.
C0770/ R0300 to R0450	Reinsurance Recoveries received — Sum of years (cumulative)	Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the i–accident/underwriting year), including total.
C0800 to C0950/ R0300 to R0450	Undiscounted Best Estimate Claims Provisions — Reinsurance recoverable — Triangle	Provisions referred to the amounts recoverable from reinsurance contracts and special purpose vehicles. In the triangle is required to reported undiscounted data, while the column 'Year end' will contain data on discounted basis. The amounts shall be considered after the adjustment for the counterparty default.
C0960/ R0300 to R0460	Best Estimate Claims Provisions — Reinsurance recoverable — Year end (discounted data)	Total 'Year end' reflects the last diagonal but a on discounted basis (all data referred to last reporting year) from R0310 to R0450. R0460 is the total of R0310 to R0450.

	ITEM	INSTRUCTIONS
C1000 to C1150/ R0300 to R0450	Reinsurance RBNS Claims — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of reinsurance share of provisions, reported in the 'Gross Reported but not Settled Claims (RBNS)', covered by a reinsurance contract. The amount includes all the elements that compose the claim itself but excludes any expenses.
C1160/ R0300 to R0460	Reinsurance RBNS Claims — Year end	Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0310 to R0450. R0460 is the total of R0310 to R0450.
C1200 to C1350/ R0500 to R0650	Net Claims Paid (non–cumulative) — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of claims paid net of salvage/subrogation and reinsurance. The amount includes all the elements that compose the claim itself but excludes any expenses.
C1360/ R0500 to R0660	Net Claims Paid (non–cumulative) — In current year	Total 'Current year' reflects the last diagonal (all data referred to last reporting year), from R0510 to R0650. R0660 is the total of R0510 to R0650
C1370/ R0500 to R0660	Net Claims Paid — Sum of year (cumulative)	Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C1400 to C1550/ R0500 to R0650	Net Undiscounted Best Estimate Claims Provisions — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance.
C1560/ R0500 to R0660	Net Undiscounted Best Estimate Claims Provisions — Year end (discounted data)	Total 'Year end' reflects the last diagonal but on a on discounted basis (all data referred to last reporting year) from R0510 to R0650. R0660 is the total of R0510 to R0650
C1600 to C1750/ R0500 to R0650	Net RBNS Claims — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Claims Outstanding net of salvage/subrogation and reinsurance. The amount includes all the elements that compose the claim itself but excludes any expenses.
C1760/ R0500 to R0660	Net RBNS Claims — Year end	Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0510 to R0650. R0660 is the total of R0510 to R0650.

	ITEM	INSTRUCTIONS
Inflation rates (only in the case of using methods that take into account inflation to adjust data)		
C1800 to C1940/ R0700	Historic inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, historic inflation rate used to adjusted historical paid losses triangles.
C1800 to C1940/ R0710	Historic inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic external inflation: which is the 'economic' or 'general' inflation, i.e. the increase of the price of goods and services in an specific economy (e.g. Consumer Price Index, Producer Price Index, etc.
C1800 to C1940/ R0720	Historic inflation rate — endogenous inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.
C2000 to C2140/ R0730	Expected inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, expected inflation rate used to adjusted historical paid losses triangles.
C2000 to C2140/ R0740	Expected inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected external inflation: which is the 'economic' or 'general' inflation, i.e. the increase of the price of goods and services in an specific economy (e.g. Consumer Price Index, Producer Price Index, etc.
C2000 to C2140/ R0750	Expected inflation rate — endogenous inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.
C2200/ R0760	Description of inflation rate used	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report narrative description of inflation rate used.

S.20.01 — Development of the distribution of the claims incurred

General comments:

This section provides an overview about the run–off/movement of non–life claims portfolios, in terms of both claims paid (split by different type of claims) and RBNS claims (as defined in S.19.01).

This template must be filled for each Line of Business (12 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, in total) with regards to gross direct business (i.e. undertakings are exempted to report the accepted — proportional and non–proportional — business); in case of RBNS denominated in different currencies, it is required to report only the total in the reporting currency.

With regard to the number of claims to be reported, undertakings will use their specific definition or, if available, specification existing at national level (for instance requirement laid down by the National Supervisory Authority). However, each claim shall be reported once. If any claim is closed and reopened during the year, it shall not be reported in the column 'Reopen Claims during the year' but it shall be reported in relevant column regarding 'Open Claims at the beginning of the year' or 'Claims reported during the year'.

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

As per the number of years to be reported, the same reporting requirement introduced in S.19.01 applies.

	ITEM	INSTRUCTIONS
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss
Z0020	Accident year/Underwriting year	Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used: 1 — Accident year 2 — Underwriting year
C0020/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Number of claims	The number of open claims at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0030/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the beginning of the year	The amount of gross RBNS Claims, net of salvage and subrogation, at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.

	ITEM	INSTRUCTIONS
C0040/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0050/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0060/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0070/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross RBNS at the beginning of the year	The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0080/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims closed at the end of the reporting year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims

	ITEM	INSTRUCTIONS
C0090/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0100/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Gross RBNS at the beginning of the year referred to claims settled without any payment	The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0110/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Number of claims	The number of claims reported during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0120/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0130/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0140/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.

	ITEM	INSTRUCTIONS
C0150/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0160/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0170/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Number of claims	The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0180/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0190/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation,at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0200/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Number of claims ended with payments	The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.

	ITEM	INSTRUCTIONS
C0210/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and closed at the end of the year with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0110/R0170	Claims reported during the year, Open Claims at the end of the year — Number of claims	The number of claims reported during the year and still open at the end of the year, for the accident/underwriting year, regarding the reporting year N.
C0120/R0170	Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0130/R0170	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0140/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.
C0150/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.

	ITEM	INSTRUCTIONS
C0160/R0170	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims reported during the year and closed at the end of the year and settled without any payment, for the accident/ underwriting year, regarding the reporting year N.
C0110/R0180	Total Claims reported during the year, Open Claims at the end of the year — Number of claims	Total number of claims reported during the year still open at the end of the year.
C0120/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	Total of gross payments, net of salvage and subrogation,made during the current year in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0130/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	Total of Gross RBNS, net of salvage and subrogation,at the end of the period in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0140/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	Total number of claims reported during the year and settled with payments.
C0150/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0160/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	Total number of claims reported during the year and settled without any payment.

S.21.01 — Loss distribution risk profile

General comments:

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

The information shall be filled in relation to non–life business (including health insurance business other than that pursued on a similar basis to that of life insurance ('Non–SLT Health')) only for the direct business. There shall be a separate template for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

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

Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open or closed, which belongs to a specific accident year ('AY')/underwriting year ('UWY') (AY/UWY). Claims incurred amounts include all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. Data regarding claims shall be reported net of salvage and subrogation.

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

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

An undertaking may use undertaking specific brackets, in particular when incurred losses are lower than EUR 100 000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

	ITEM	INSTRUCTONS
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss
Z0020	Accident year/underwriting year	Report the standard used by the undertakings for reporting of template S.19.01. The following closed list shall be used: 1 — Accident year 2 — Underwriting year

	ITEM	INSTRUCTONS
C0030/R0010 to R0210	Start claims incurred	Start amount of the interval of the corresponding bracket. In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used: 1 — 20 brackets of 5 000 plus 1 extra open bracket for incurred losses > 100 000. 2 — 20 brackets of 50 000 plus 1 extra open bracket for incurred losses > 1 million. 3 — 20 brackets of 250 000 plus 1 extra open bracket for incurred losses > 5 million. 4 — 20 brackets of 1 million plus 1 extra open bracket for incurred losses > 20 million. 5 — 20 brackets of 5 million plus 1 extra open bracket for incurred losses > 100 million. However, an undertaking shall use undertaking specific brackets, in particular when incurred losses < 100 000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority. The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly. For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.
C0040/R0010 to R0200	End claims incurred	End amount of the interval of the corresponding bracket.
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0010 to R0210	Number of claims AY/UWY year N:N–14	The number of claims attributed to each of the accident/underwriting years N to N–14, whose claims incurred during the reporting year falls within the start amount and end amount of the applicable bracket. The number of claims is the sum of the accumulated number of open claims at the end of the period plus the accumulated number of closed claims ended with payments.
C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0010 to R0210	Total claims incurred AY/ UWY year N:N–14	The accumulated and aggregated amount of claims incurred of all individual claims, attributed to each of the accident/underwriting years N to N–14, whose claims incurred during the reporting year falls within the start amount and end amount of the applicable bracket. For smaller claims, estimations (e.g. default amount) are allowed as long as it is in line with the amounts considered in run–off triangles reported in Non–life Insurance Claims Information (template S.19.01). Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY).

	ITEM	INSTRUCTONS
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0300	Number of claims AY/UWY year N:N–14 — Total	Total of the accumulated and aggregated number of claims for all brackets for each of the years N to N–14.
C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0300	Total claims incurred AY/ UWY year N:N–14 — Total	Total of the accumulated and aggregated claims incurred for all brackets for each of the years N to N–14.

S.21.02 — Underwriting risks non–life

General comments:

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

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

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

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

	ITEM	INSTRUCTIONS
C0010	Risk identification code	The code is a unique identifying number assigned by the undertaking that identifies the risk and shall remain unchanged for subsequent annual reports.
C0020	Identification of the company/person to which the risk relates	If the risk relates to a company identify the name of the company to whom the risk relates. If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.

	ITEM	INSTRUCTIONS
C0030	Description risk	The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured.
C0040	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss
C0050	Description risk category covered	The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0060	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0070	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific cover.
C0080	Currency	Identify the ISO 4217 alphabetic code of the reporting currency.
C0090	Sum insured	The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk. Where the policy covers a number of exposures/risks across the country the individual underwriting risk with the highest net retention shall be specified. If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer. In case of a joint several liability, the part belonging to a defaulting co–insurer must be included as well.
C0100	Original deductible policyholder	Part of the sum insured which is retained by the policyholder.

	ITEM	INSTRUCTIONS
C0110	Type of underwriting model	Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used: 1 — Sum Insured: the highest amount that the insurer can be obliged to pay out according to the original policy. Sum insured must also be filled when type of underwriting model is not applicable 2 — Maximum Possible Loss: loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance. 3 — Probable Maximum Loss: defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers 4 — Estimated Maximum Loss: loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely. 5 — Other: defined as other possible underwriting models used. The type of 'other' underwriting model applied must be explained in the Regular Supervisory Report Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Fire and other damage to property insurance', similar definitions might be in place for other lines of business.
C0120	Amount underwriting model	Maximum loss amount of the single underwriting risk which is the result of the underwriting model applied. In case no specific type of underwriting model is used the amount must be equal to the sum insured reported in C0090 minus the original deductible reported in C0100.
C0130	Sum reinsured on a facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured on a facultative basis (by treaty and/or by individual cover) with the reinsurers. When the facultative cover is not placed for 100 % but only for 80 % the 20 % not placed shall be considered as retention.

	ITEM	INSTRUCTIONS
C0140	Sum reinsured, other than on facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured through traditional reinsurance treaties or another basis (including SPV and Finite Reinsurance) other than facultative reinsurance.
C0150	Net retention of the insurer	The net amount for which the insurer acts as risk carrier, i.e.: part of the sum insured that exceeds the original deductible of the policyholder and is not reinsured.

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

General comments:

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

The template is retrospective and shall be filled in relation to non–life business (including Non–SLT Health) only for the direct business and only for the Non–life Lines of Business (lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35).

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

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

An undertaking may use undertaking specific brackets, in particular when sum insured is lower than EUR 100 000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

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

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

— If the sum insured of the additional cover for ‘Theft’ is lower than the sum insured of the main cover for ‘Fire and other damage’ (both belonging to the same line of business), the highest sum insured must be taken.

— A policy cover comprising a number of buildings across the country/car fleet etc must be broken down.

— If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.

— In case of joint liability through co–insurance, the part belonging to a defaulting co–insurer must be included in the sum insured as well.

	ITEMS	INSTRUCTIONS
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. First category: lines of business that are compulsory for all member states: — Other motor insurance; — Marine, aviation and transport insurance; — Fire & other damage to property insurance; — Credit & Suretyship insurance. Second category: lines of business that are compulsory at the discretion of each individual NSAs: — Motor vehicle liability insurance; — General liability insurance; — Medical expense insurance; — Income protection insurance; — Worker's compensation insurance; — Miscellaneous financial loss; — Legal expenses insurance; — Assistance. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss
C0020/R0010–R0210	Start sum insured	Start amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated. In case the reporting currency is in Euros, one of the following 5 base options for the distribution of the underwriting risks can be used: 1 — 20 brackets of 25 000 plus 1 extra bracket for Sum Insured > 500 000. 2 — 20 brackets of 50 000 plus 1 extra bracket for Sum Insured > 1 million. 3 — 20 brackets of 250 000 plus 1 extra bracket for Sum Insured > 5 million. 4 — 20 brackets of 1 million plus 1 extra bracket for Sum Insured > 20 million. 5 — 20 brackets of 5 million plus 1 extra bracket for Sum Insured > 100 million.

	ITEMS	INSTRUCTIONS
		However, an undertaking shall use undertaking specific brackets, in particular when Sum Insured < 100 000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority. For policies where there is no Sum Insured defined in the policy the undertaking shall do their own estimations or use default values. The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly. For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.
C0030/R0010–R0200	End sum insured	End amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.
C0040/R0010–R0210	Number of underwriting risks	The number of underwriting risks whose sum insured falls within the start amount and end amount of the applicable bracket.
C0040/R0220	Number of underwriting risks — Total	Total number of underwriting risks reported in all brackets.
C0050/R0010–R0210	Total sum insured	The aggregated amount of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks, whose sum insured falls within the start amount and end amount of the applicable bracket.
C0050/R0220	Total sum insured — Total	Total of the aggregated amounts of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks reported in all brackets.
C0060/R0010–R0210	Total annual written premium	The aggregated amount of the written premium as defined in Article 1(11) of Delegated Regulation (EU) 2015/35of the underlying underwriting risks.
C0060/R0220	Total annual written premium — Total	Total of the aggregated amounts of the annual written premium reported in all brackets.

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

General comments:

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

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

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

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

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of technical provisions including long term guarantee measures and transitional measures
C0020/R0010	Without transitional on technical provisions — Technical Provisions	Total amount of technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional deduction to technical provisions. It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.
C0040/R0010	Without transitional on interest rate — Technical Provisions	Total amount of technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment ('MA').
C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.
C0060/R0010	Without volatility adjustment and without other transitional measures — Technical Provisions	Total amount of technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.
C0080/R0010	Without matching adjustment and without all the others — Technical Provisions	Total amount of technical provisions without any LTG measure.

	ITEM	INSTRUCTIONS
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	Amount of the adjustment to the technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0010	Impact of all LTG measures and transitionals — Technical Provisions	Amount of the adjustment to the technical provisions due to the application of the LTG measures and transitionals.
C0010/R0020	Amount with LTG measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0020	Without transitional on technical provisions — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0020	Without transitional on interest rate — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0020	Impact of transitional on interest rate — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.

	ITEM	INSTRUCTIONS
C0060/R0020	Without volatility adjustment and without other transitional measures — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0020	Without matching adjustment and without all the others — Basic own funds	Total amount of basic own funds calculated considering technical provisions without any LTG measure.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0020	Impact of all LTG measures and transitionals — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.
C0010/R0030	Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0030	Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0030	Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions. It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.

	ITEM	INSTRUCTIONS
C0040/R0030	Without transitional on interest rate — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0030	Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0030	Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0030	Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the excess of assets over liabilities considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0030	Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure.
C0090/R0030	Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the excess of assets over liabilities considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0030	Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.

	ITEM	INSTRUCTIONS
C0010/R0040	Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0040	Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0040	Impact of transitional on technical provisions — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the transitional deduction to technical provisions. It shall be the difference between the restricted own funds due to ring–fencing calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0040	Without transitional on interest rate — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0040	Impact of transitional on interest rate — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the restricted own funds due to ring–fencing calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0040	Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.

	ITEM	INSTRUCTIONS
C0070/R0040	Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the restricted own funds due to ring–fencing considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the restricted own funds due to ring–fencing considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0040	Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without any LTG measure.
C0090/R0040	Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the restricted own funds due to ring–fencing considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the restricted own funds due to ring–fencing considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0040	Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the LTG measures and transitionals.
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0050	Without transitional on technical provisions — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.

	ITEM	INSTRUCTIONS
C0040/R0050	Without transitional on interest rate — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0050	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0050	Without matching adjustment and without all the others — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0050	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the LTG measures and transitionals.

	ITEM	INSTRUCTIONS
C0010/R0060	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0060	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0060	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0060	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0060	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0060	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0060	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 1 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020 and C0040.

	ITEM	INSTRUCTIONS
C0080/R0060	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.
C0090/R0060	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0060	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.
C0010/R0070	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0070	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0070	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0070	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0070	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.

	ITEM	INSTRUCTIONS
		It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0070	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0070	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 2 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0070	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without any LTG measure.
C0090/R0070	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0070	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the LTG measures and transitionals.
C0010/R0080	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.

	ITEM	INSTRUCTIONS
C0020/R0080	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0080	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0080	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0080	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0080	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0080	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 3 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0080	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without any LTG measure.

	ITEM	INSTRUCTIONS
C0090/R0080	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0080	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals.
C0010/R0090	Amount with LTG measures and transitionals — SCR	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0020/R0090	Without transitional on technical provisions –SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0090	Impact of transitional on technical provisions — SCR	Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0090	Without transitional on interest rate — SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0090	Impact of transitional on interest rate — SCR	Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0090	Without volatility adjustment and without other transitional measures — SCR	Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.

	ITEM	INSTRUCTIONS
C0070/R0090	Impact of volatility adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0090	Without matching adjustment and without all the others — SCR	Total amount of SCR calculated considering Technical provisions without any LTG measure.
C0090/R0090	Impact of matching adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0090	Impact of all LTG measures and transitionals –SCR	Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals.
C0010/R0100	Amount with LTG measures and transitionals — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0100	Without transitional on technical provisions — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0100	Impact of transitional on technical provisions — Eligible own funds to meet MCR	Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0100	Without transitional on interest rate — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

	ITEM	INSTRUCTIONS
C0050/R0100	Impact of transitional on interest rate — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0100	Without volatility adjustment and without other transitional measures — Eligible own funds to meet MCR	Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0100	Impact of volatility adjustment set to zero — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0100	Without matching adjustment and without all the others — Eligible own funds to meet MCR	Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without any LTG measure.
C0090/R0100	Impact of matching adjustment set to zero — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0100	Impact of all LTG measures and transitionals — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the LTG measures and transitionals.
C0010/R0110	Amount with LTG measures and transitionals — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.

	ITEM	INSTRUCTIONS
C0020/R0110	Without transitional on technical provisions — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0110	Impact of transitional on technical provisions — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0110	Without transitional on interest rate — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0110	Impact of transitional on interest rate — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0110	Without volatility adjustment and without other transitional measures — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0110	Impact of volatility adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the MCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0110	Without matching adjustment and without all the others — MCR	Total amount of MCR calculated considering technical provisions without any LTG measure.
C0090/R0110	Impact of matching adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the MCR considering technical provisions reported under C0010, C0020, C0040 and C0060.

	ITEM	INSTRUCTIONS
C0100/R0110	Impact of all LTG measures and transitionals — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the LTG measures and transitionals.

S.22.02 — Projection of future cash flows (Best Estimate — Matching portfolios)

General comments:

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

This template shall be reported by each matching portfolio approved by the supervisory authority.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number shall be consistent over time and shall be used to identify the matching portfolio number in other templates.
C0020/R0010 to R0450	Projection of future cash–flows at the end of the reporting period — Longevity, mortality and revision obligations cash outflows	Future cash out–flows related to the longevity, mortality and revision benefits of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0030/R0010 to R0450	Projection of future cash–flows at the end of the reporting period — Expenses cash outflows	Future cash out–flows related to the expenses of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0040/R0010 to R0450	Projection of future cash–flows at the end of the reporting period — De–risked Assets cash–flows	Cash flows (out–flows and in–flows) of assets linked to each matching portfolio and split by year of due payment or receipt of the cash flow. These flows shall be appropriately corrected to take into account the probability of default or the portion of the long term average of the spread over the risk–free interest rate as set out in Article 53 of Delegated Regulation (EU) 2015/35.
C0050/R0010 to R0450	Mismatch during reporting period — Positive undiscounted mismatch (inflows > outflows)	If the frequency is lower than yearly then report the sum of the positive undiscounted mismatches (inflows > outflows) through the year of each row. Positive mismatches for some periods shall not be netted off of negative mismatches.
C0060/R0010 to R0450	Mismatch during reporting period — Negative undiscounted mismatch (inflows < outflows)	If the frequency is lower than yearly then report the sum of the deficit undiscounted mismatches (inflows < outflows) through the year of each row. Negative mismatches for some periods shall not be netted off of positive mismatches.

S.22.03 –Information on the matching adjustment calculation

General comments:

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

This template shall be reported by each matching portfolio approved by the supervisory authority.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number has to be consistent over time and shall be used to identify the matching portfolio number in other templates.

Overall calculation of the matching adjustment

C0010/R0010	Annual effective rate applied to the CF of the obligations	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows ('CF') of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value in accordance with Article 75 of Directive 2009/138/EC of the portfolio of assigned assets.
C0010/R0020	Annual effective rate of the best estimate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of insurance or reinsurance obligations where the time value of money is taken into account using the basic risk–free interest rate term structure.
C0010/R0030	Probability of default used to de–risk assets cash flows	The probability of default corresponds to the amount expressed as a financial percentage (same format as for rows R0010 and R0020) used to adjust the assets cash flows of the assigned portfolio of assets pursuant to Article 53 of Delegated Regulation (EU) 2015/35. 'De–risked assets cash flows' means 'expected assets cash–flows' as referred to in Article 53 of Delegated Regulation (EU) 2015/35. This amount shall not include the increase reported in row R0050.
C0010/R0040	Portion of the fundamental spread not reflected when de–risking assets cash flows	Portion of the fundamental spread that has not been reflected in the adjustment to the cash–flows of the assigned portfolio of assets as set out in Article 53 of Delegated Regulation (EU) 2015/35. This amount shall be expressed as a financial percentage (same format as rows R0010 and R0020). This amount shall not include the increase reported in row R0050.
C0010/R0050	Increase of fundamental spread for sub investment grade assets	Increase of the fundamental spread for sub–investment grade assets expressed as a financial percentage (same format as rows R0010, R0020 and R0120). The increase of the probability of default for sub investment grade assets shall be considered in the de–risking of cash flows.
C0010/R0060	Matching adjustment to the risk free rate	Matching adjustment to the risk free rate for the reported portfolio, reported as a decimal.

	ITEM	INSTRUCTIONS
Eligibility criteria using SCR mortality stress		
C0010/R0070	Mortality risk stress for the purpose of the matching adjustment	Increase of the gross best estimate calculated with the basic risk free rate following a mortality risk stress compared to the gross best estimate calculated with the basic risk rate, as set out in Article 77b (1–f) of Directive 2009/138/EC and Article 52 of Delegated Regulation (EU) 2015/35.
Portfolio		
C0010/R0080	Market value of the assets of the portfolio	Solvency II value of the assets of the portfolio.
C0010/R0090	Market value of assets linked to inflation	Solvency II value of the assets with return linked to inflation (Article 77b (1) of Directive 2009/138/EC).
C0010/R0100	Best estimate linked to inflation	Amount of best estimate of cash flows of the insurance or reinsurance obligations that depend on inflation.
C0010/R0110	Market value assets where third party can change the cash flows	Value of the assets where third party can change the cash flows (Article 77b (1) of Directive 2009/138/EC).
C0010/R0120	Return on assets — portfolio assets	Identify the de–risked Internal Rate of Return ('IRR') of the assets linked to any matching adjustment portfolio measured as the discount rate at which the present value of the cash outflows of an asset equals the present value of its de–risked cash inflows.
C0010/R0130	Market value of surrendered contracts	Value of the best estimate of the insurance and reinsurance obligations stemming from contracts underlying each matching adjustment portfolio which have been surrendered during the reporting period.
C0010/R0140	Number of surrender options exercised	Number of surrender options exercised during the reporting period related to insurance and reinsurance obligations of each matching portfolio.
C0010/R0150	Market value of assets covering surrendered contracts	Value of the assets, valued in accordance with Article 75 of the Directive 2009/138/EC, covering the insurance and reinsurance obligations surrendered at the time the surrender options were exercised.
C0010/R0160	Amount paid to policyholders	Value of the amount paid to policyholders according to their surrender rights. This amount differs from row R0130 and R0150 where the surrender clause of the contract does not give the policyholder the right to receive the full amount in those rows.
Liabilities		
C0010/R0170	Duration	Measure equivalent to Macaulay duration for liabilities considering all cash flows of insurance or reinsurance obligations arising from portfolios where the matching adjustment has been used.

S.22.04 — Information on the transitional on interest rates calculation

General comments:

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

This template shall be reported by currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied. When filling C0020 only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.

The assessment to distinguish between the Solvency I interest rate intervals might be done by Homogeneous Risk Groups (HRG).

	ITEM	INSTRUCTIONS
Overall calculation of the transitional adjustment		
Z0010	Currency	Identify the ISO 4217 alphabetic code of each of the currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied.
C0010/R0010	Solvency I interest rate	The interest rate (as a decimal) as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive.
C0010/R0020	Annual effective rate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of admissible insurance and reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of admissible insurance and reinsurance obligations where the time value of money is taken into account using the relevant risk–free interest rate term structure referred to in Article 77(2) of Directive 2009/138/EC.
C0010/R0030	Portion of the difference applied at the reporting date	Percentage (as a decimal) of the difference between the Solvency I interest rate (R0010) and the Annual effective rate (R0020) (e.g. 1,00 at the beginning of the transitional period and 0,00 at the end).
C0010/R0040	Adjustment to risk free rate	Transitional adjustment to the risk free rate expressed as a percentage (as a decimal).
Solvency I interest rate		
C0020/R0100	Best estimate — Up to 0.5 per cent	Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive). Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.
C0020/R0110 to R0200	Best estimate — Best estimate	Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval. The lower reference is exclusive and the higher reference is inclusive. Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.

	ITEM	INSTRUCTIONS
C0020/R0210	Best estimate — Above 8.0 per cent	Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive). Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.
C0030/R0100	Average duration of insurance and reinsurance obligations — Up to 0.5 per cent	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).
C0030/R0110 to R0200	Average duration of insurance and reinsurance obligations — Average duration of insurance and reinsurance obligations	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval. The lower reference is exclusive and the higher reference is inclusive.
C0030/R0210	Average duration of insurance and reinsurance obligations — Above 8.0 per cent	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).

S.22.05 — Overall calculation of the transitional on technical provisions

General comments:

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

	ITEM	INSTRUCTIONS
C0010/R0010	Day 1 Solvency II technical provisions	Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the first date of the application of the Directive 2009/138/EC. This calculation shall consider all insurance and reinsurance obligations existing at the first date of application of the Directive 2009/138/EC. If a re–calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value reducing the contracts not existing anymore).

	ITEM	INSTRUCTIONS
C0010/R0020	Technical provisions subject to transitional measure on technical provisions — TP calculated as a whole	Amount of the technical provisions calculated as a whole, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional. If a re–calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value reducing the contracts not existing anymore).
C0010/R0030	Technical provisions subject to technical provisions transitional — Best estimate	Amount of the best estimate, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional. If a re–calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value minus contracts not existing anymore).
C0010/R0040	Technical provisions subject to technical provisions transitional — Risk margin	Amount of the Risk margin, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional. If a re–calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value minus contracts not existing anymore).
C0010/R0050	Solvency I technical provisions	Amount of technical provisions at the reporting date, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts calculated in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 15 of Directive 73/239/EEC, Article 20 of Directive 2002/83/EC and Article 32 of Directive 2005/68/EC on the day before those Directives are repealed pursuant to Article 310 of Directive 2009/138/EC. If a re–calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations existing at the reporting date valued at the reporting date.
C0010/R0060	Portion of the difference adjusted	Percentage (in decimals) of the portion of the difference adjusted. The maximum portion deductible shall decrease linearly at the end of each year from 1 during the year starting from 1 January 2016 to 0 on 1 January 2032.

	ITEM	INSTRUCTIONS
C0010/R0070	Limitation applied in accordance to Article 308d(4)	Amount of the limitation applied in accordance to Article 308d (4) of the Directive 2009/138/EC, if applicable. If not applicable it shall be reported as '0'.
C0010/R0080	Technical provision after transitional on technical provisions	Amount of technical provisions, subject to transitional deduction to technical provisions, after transitional deduction to technical provisions.

S.22.06 — Best estimate subject to volatility adjustment by country and currency

General comments:

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

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

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

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

	ITEM	INSTRUCTIONS
Z0010	Line of Business	Identify if the information is being reported in relation to life or non-life activity. The following close list shall be used: 1 — Life and health SLT 2 — Non–life and health other than that pursued on a similar basis to that of life insurance
C0010/R0010	By currency	Report the ISO 4217 alphabetic code of each currency reported.

Best estimate subject to country and currency volatility adjustment — Total and home country by currency

C0030/R0020	Total value of Best Estimate subject to volatility adjustment (for all currencies)/Total value of all countries	Total value, for all currencies and all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0020	Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Total value of all countries	Total value for all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency.

	ITEM	INSTRUCTIONS
C0050/R0020	Part of the Best Estimate subject to volatility adjustment written in currencies/Total value of all countries	Total value for all countries of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency.
C0030/R0030	Total value of Best Estimate subject to volatility adjustment (for all currencies)/Home country	Total value, for all currencies for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0030	Part of the Best Estimate subject to volatility adjustment written in the reporting currency/ Home country	Total value for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency.
C0050/R0030	Part of the Best Estimate subject to volatility adjustment written in currencies/Home country	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency for the home country.

Best estimate subject to country and currency volatility adjustment — By country and currency

C0020/R0040	Countries	Report the ISO 3166–1 alpha–2 code of each country reported.
C0030/R0040	Total value of Best Estimate subject to volatility adjustment (for all currencies) — by country	Total value, for all currencies by country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0040	Part of the Best Estimate subject to volatility adjustment written in the reporting currency — by country	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency split by country.
C0050/R0040	Part of the Best Estimate subject to volatility adjustment written in currencies — by country	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency and by country.

S.23.01 — Own Funds

General comments:

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

	ITEM	INSTRUCTIONS
Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35		
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that fully meets the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that meets Tier 2 criteria.

	ITEM	INSTRUCTIONS
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.

	ITEM	INSTRUCTIONS
R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation reserve — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities issued by the undertaking.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets of the undertaking.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.

	ITEM	INSTRUCTIONS
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.

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

R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. These own fund items are either: i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. Subordinated liabilities which do not count as basic own funds shall not be reported here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.

Deductions

R0230/C0010	Deduction for participations in financial and credit institutions — total	This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0020	Deduction for participations in financial and credit institutions — tier 1 unrestricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0030	Deduction for participations in financial and credit institutions — tier 1 restricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0040	Deduction for participations in financial and credit institutions — tier 2	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
Total basic own funds after deductions		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand–total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.

	ITEM	INSTRUCTIONS
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC– total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC– tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC– total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0040	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0050	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC– tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.

	ITEM	INSTRUCTIONS
R0360/C0010	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC– total	This is the total amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0360/C0040	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	This is the total amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.
R0370/C0040	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual–type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3	This is the amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.

Available and eligible own funds

R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items and ancillary own fund items that meet the tier 1, tier 2 and tier 3 criteria and that are therefore available to meet the SCR.
R0500/C0020	Total available own funds to meet the SCR — tier 1 unrestricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.
R0500/C0030	Total available own funds to meet the SCR — tier 1 restricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR.
R0500/C0040	Total available own funds to meet the SCR — tier 2	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.
R0500/C0050	Total available own funds to meet the SCR — tier 3	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after adjustments, that meet the tier 1 and tier 2 criteria and that are therefore available to meet the MCR.
R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
R0510/C0040	Total available own funds to meet the MCR — tier 2	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR.
R0540/C0010	Total eligible own funds to meet the SCR	This is the total amount of available own funds that are eligible to cover the SCR.
R0540/C0020	Total eligible own funds to meet the SCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0030	Total eligible own funds to meet the SCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR.

	ITEM	INSTRUCTIONS
R0540/C0040	Total eligible own funds to meet the SCR — tier 2	This is the amount of Tier 2 own fund items that are eligible to meet the SCR.
R0540/C0050	Total eligible own funds to meet the SCR — tier 3	This is the amount of Tier 3 own fund items that are eligible to meet the SCR.
R0550/C0010	Total eligible own funds to meet the MCR	This is the total amount of own fund items that are eligible to meet the MCR.
R0550/C0020	Total eligible own funds to meet the MCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0030	Total eligible own funds to meet the MCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR — tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.
R0580/C0010	SCR	This is the total SCR of the undertaking as a whole and shall correspond to the SCR reported on the relevant SCR template. For quarterly reporting this is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on.
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR reported in the relevant MCR template.
R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0010	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total of eligible own funds to meet the MCR divided by the MCR amount.

Reconciliation Reserve

R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the undertaking, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	These are the dividends, distributions and charges foreseeable by the undertaking.

	ITEM	INSTRUCTIONS
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring–fenced funds and matching portfolios.
R0760/C0060	Reconciliation reserve — total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35.
R0770/C0060	Expected profits included in future premiums (EPIFP) — Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums ('EPIFP'). This cell represents that amount for the life business of the undertaking.
R0780/C0060	Expected profits included in future premiums (EPIFP) — Non– life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non–life business of the undertaking.
R0790/C0060	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums.

S.23.02 — Detailed information by tiers on own funds

General comments:

This section relates to annual submission for individual entities.

	ITEM	INSTRUCTIONS
R0010/C0010	Ordinary share capital –Paid in — total	This is the total of paid in ordinary share capital, including own shares.
R0010/C0020	Ordinary share capital — Paid in — tier 1	This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — total	This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.
R0020/C0040	Ordinary share capital –Called up but not yet paid in — tier 2	This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.
R0030/C0010	Own shares held — total	This is the total amount of own shares held by the undertaking.
R0030/C0020	Own shares held — tier 1	This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0100/C0010	Total ordinary share capital	This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0020	Total ordinary share capital — tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0040	Total ordinary share capital — tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2.
R0110/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — total	This is the total of paid in initial funds, members' contributions or the equivalent basic own–fund item for mutual and mutual–type undertaking.
R0110/C0020	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Pain in — tier 1	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.
R0120/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — total	This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0120/C0040	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — tier 2	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.
R0200/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking	This is the total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0200/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0200/C0040	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.
R0210/C0010	Subordinated mutual member accounts — Dated subordinated — total	This is the total amount of dated subordinated mutual member accounts
R0210/C0020	Subordinated mutual member accounts — Dated subordinated — tier 1	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1.
R0210/C0030	Subordinated mutual member accounts — Dated subordinated — tier 1 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0210/C0040	Subordinated mutual member accounts — Dated subordinated — tier 2	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2.
R0210/C0050	Subordinated mutual member accounts — Dated subordinated — tier 2 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0210/C0060	Subordinated mutual member accounts — Dated subordinated — tier 3	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 3.
R0220/C0010	Subordinated mutual member accounts — Undated subordinated with a call option — total	This is the total of undated subordinated mutual member accounts with a call option.

	ITEM	INSTRUCTIONS
R0220/C0020	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1.
R0220/C0030	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0220/C0040	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2.
R0220/C0050	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0220/C0060	Subordinated mutual member accounts — Undated subordinated with a call option — tier 3	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3.
R0230/C0010	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.
R0230/C0020	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0230/C0030	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0230/C0040	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0230/C0050	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0230/C0060	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 3	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0300/C0010	Total Subordinated mutual member accounts	This is the total subordinated mutual member accounts.
R0300/C0020	Total Subordinated mutual member accounts — tier 1	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1.
R0300/C0030	Total Subordinated mutual member accounts — tier 1 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0300/C0040	Total Subordinated mutual member accounts — tier 2	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0300/C0050	Total Subordinated mutual member accounts — tier 2 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0300/C0060	Total Subordinated mutual member accounts — tier 3	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 3.
R0310/C0010	Dated preference shares — total	This is the total dated preference shares.
R0310/C0020	Dated preference shares — tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.
R0310/C0030	Dated preference shares — tier 1 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0310/C0040	Dated preference shares — tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
R0310/C0050	Dated preference shares — tier 2 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0310/C0060	Dated preference shares — tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
R0320/C0010	Undated preference shares with a call option — total	This is the total undated preference shares with a call option.
R0320/C0020	Undated preference shares with a call option — tier 1	This is the total of undated preference shares with a call option that meet the criteria for Tier 1.
R0320/C0030	Undated preference shares with a call option — tier 1 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0320/C0040	Undated preference shares with a call option — tier 2	This is the total of undated preference shares with a call option that meet the criteria for Tier 2.
R0320/C0050	Undated preference shares with a call option — tier 2 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.

	ITEM	INSTRUCTIONS
R0320/C0060	Undated preference shares with a call option — tier 3	This is the total of undated preference shares with a call option that meet the criteria for Tier 3.
R0330/C0010	Undated preference shares with no contractual opportunity to redeem — total	This is the total undated preference shares with no contractual opportunity to redeem.
R0330/C0020	Undated preference shares with no contractual opportunity to redeem — tier 1	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0330/C0030	Undated preference shares with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0330/C0040	Undated preference shares with no contractual opportunity to redeem — tier 2	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0330/C0050	Undated preference shares with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0330/C0060	Undated preference shares with no contractual opportunity to redeem — tier 3	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0400/C0010	Total preference shares	This is the total preference shares.
R0400/C0020	Total preference shares — tier 1	This is the total of preference shares that meet the criteria for Tier 1.
R0400/C0030	Total preference shares — tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0400/C0040	Total preference shares — tier 2	This is the total of preference shares that meet the criteria for Tier 2.
R0400/C0050	Total preference shares — tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0400/C0060	Total preference shares — tier 3	This is the total of preference shares that meet the criteria for Tier 3.
R0410/C0010	Dated subordinated liabilities — total	This is the total of dated subordinated liabilities.
R0410/C0020	Dated subordinated liabilities– tier 1	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0410/C0030	Dated subordinated liabilities — tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0410/C0040	Dated subordinated liabilities– tier 2	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2.
R0410/C0050	Dated subordinated liabilities– tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0410/C0060	Dated subordinated liabilities– tier 3	This is the amount of dated subordinated liabilities that meet the criteria for Tier 3.
R0420/C0010	Undated subordinated liabilities with a contractual opportunity to redeem — total	This is the total of undated subordinated liabilities that have a contractual opportunity to redeem.
R0420/C0020	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 1.
R0420/C0030	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0420/C0040	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 2.
R0420/C0050	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0420/C0060	Undated subordinated liabilities with a contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 3.
R0430/C0010	Undated subordinated liabilities with no contractual opportunity to redeem — total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem.
R0430/C0020	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0430/C0030	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0430/C0040	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0430/C0050	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0430/C0060	Undated subordinated liabilities with no contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0500/C0010	Total subordinated liabilities — total	This is the total of subordinated liabilities.
R0500/C0020	Total subordinated liabilities — tier 1	This is the total of subordinated liabilities that meet the criteria for Tier 1.
R0500/C0030	Total subordinated liabilities — tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0500/C0040	Total subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0500/C0050	Total subordinated liabilities — tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0500/C0060	Total subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0510/C0070	Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0080	Ancillary own fund items for which an amount was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0090	Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.

	ITEM	INSTRUCTIONS
R0510/C0100	Ancillary own fund items for which an amount was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 3.
R0520/C0080	Ancillary own fund items for which a method was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 2.
R0520/C0100	Ancillary own fund items for which a method was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 3.
R0600/C0110	Excess of assets over liabilities — attribution of valuation differences –Difference in the valuation of assets	This is the difference in the valuation of assets.
R0610/C0110	Excess of assets over liabilities — attribution of valuation differences — Difference in the valuation of technical provisions	This is the difference in the valuation of technical provisions.
R0620/C0110	Excess of assets over liabilities — attribution of valuation differences –Difference in the valuation of other liabilities	This is the difference in the valuation of other liabilities.
R0630/C0110	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
R0640/C0110	Other, please explain why you need to use this line.	This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 shall provide an explanation and details of such items.
R0640/C0120	Other, please explain why you need to use this line	This is the explanation of other items reported in R0640/C0110.
R0650/C0110	Reserves from financial statements adjusted for Solvency II valuation differences	This is the total of reserves from the financial statements after adjustment for valuation differences. This item shall include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital.
R0660/C0110	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.
R0700/C0110	Excess of assets over liabilities	This is the amount of excess of assets over liabilities.

S.23.03 — Annual movements on own funds

General comments:

This section relates to annual submission for individual entities.

	ITEM	INSTRUCTIONS
Ordinary share capital — movements in the reporting period		
R0010/C0010	Ordinary share capital –Paid in — balance brought forward	This is the balance of paid in ordinary share capital brought forward from the previous reporting period.
R0010/C0020	Ordinary share capital –Paid in — increase	This is the increase in paid in ordinary share capital over the reporting period.
R0010/C0030	Ordinary share capital –Paid in — reduction	This is the reduction in paid in ordinary share capital over the reporting period
R0010/C0060	Ordinary share capital –Paid in — balance carried forward	This is the balance of paid in ordinary share capital carried forward to the next reporting period.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — balance brought forward	This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period.
R0020/C0020	Ordinary share capital –Called up but not yet paid in — increase	This is the increase in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0030	Ordinary share capital –Called up but not yet paid in — reduction	This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0060	Ordinary share capital –Called up but not yet paid in — balance carried forward	This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.
R0030/C0010	Own shares held — balance brought forward	This is the balance of own shares held, brought forward from the previous reporting period.
R0030/C0020	Own shares held — increase	This is the increase in own shares held, brought over the reporting period.
R0030/C0030	Own shares held — reduction	This is the reduction in own shares held, brought over the reporting period.
R0030/C0060	Own shares held — balance carried forward	This is the balance of own shares held carried forward to the next reporting period.
R0100/C0010	Total ordinary share capital — balance brought forward	This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held.
R0100/C0020	Total ordinary share capital — increase	This is the increase in total ordinary share capital over the reporting period.

	ITEM	INSTRUCTIONS
R0100/C0030	Total ordinary share capital — reduction	This is the reduction in total ordinary share capital over the reporting period.
R0100/C0060	Total ordinary share capital — balance carried forward	This is the balance of total ordinary share capital carried forward to the next reporting period.

Share premium account related to ordinary share capital — movements in the reporting period

R0110/C0010	Share premium account related to ordinary share capital –Tier 1 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period.
R0110/C0020	Share premium account related to ordinary share capital –Tier 1 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0030	Share premium account related to ordinary share capital –Tier 1 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0060	Share premium account related to ordinary share capital –Tier 1 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 carried forward to the next reporting period.
R0120/C0010	Share premium account related to ordinary share capital –Tier 2 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 brought forward from the previous reporting period.
R0120/C0020	Share premium account related to ordinary share capital –Tier 2 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0030	Share premium account related to ordinary share capital –Tier 2 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0060	Share premium account related to ordinary share capital –Tier 2 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 carried forward to the next reporting period.
R0200/C0010	Share premium account related to ordinary share capital –Total — balance brought forward	This is the total balance of the share premium account related to ordinary share capital brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R0200/C0020	Share premium account related to ordinary share capital –Total — increase	This is the increase in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0030	Share premium account related to ordinary share capital –Total — reduction	This is the reduction in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0060	Share premium account related to ordinary share capital –Total — balance carried forward	This is the balance of the share premium account related to ordinary share capital carried forward to the next reporting period.

Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period

R0210/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — Paid in — balance brought forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0210/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — increase	This is the increase in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — reduction	This is the reduction in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — balance carried forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0220/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — balance brought forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R0220/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — increase	This is the increase in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0220/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — reduction	This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0220/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — balance carried forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0300/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0300/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase	This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0030	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction	This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0060	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
Subordinated mutual member accounts — movements in the reporting period		
R0310/C0010	Subordinated mutual member accounts — Tier 1 — balance brought forward	This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period.
R0310/C0070	Subordinated mutual member accounts –Tier 1 — issued	This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period.
R0310/C0080	Subordinated mutual member accounts –Tier 1 — redeemed	This is the amount of tier 1 subordinated mutual member accounts redeemed over the reporting period.
R0310/C0090	Subordinated mutual member accounts –Tier 1 — movements in valuation	This is the amount reflecting movement in valuation tier 1 subordinated mutual member accounts over the reporting period.
R0310/C0100	Subordinated mutual member accounts –Tier 1 — regulatory action	This is the amount reflecting an increase/decrease in tier 1 subordinated mutual member accounts due to regulatory action over the reporting period.
R0310/C0060	Subordinated mutual member accounts –Tier 1 — balance carried forward	This is the balance of tier 1 subordinated mutual member accounts carried forward to the next reporting period.
R0320/C0010	Subordinated mutual member accounts –Tier 2 — balance brought forward	This is the balance of tier 2 subordinated mutual member accounts brought forward from the previous reporting period.
R0320/C0070	Subordinated mutual member accounts –Tier 2 — issued	This is the amount of tier 2 subordinated mutual member accounts issued over the reporting period.

	ITEM	INSTRUCTIONS
R0320/C0080	Subordinated mutual member accounts –Tier 2 — redeemed	This is the amount of tier 2 subordinated mutual member accounts redeemed over the reporting period.
R0320/C0090	Subordinated mutual member accounts –Tier 2 — movements in valuation	This is the amount reflecting movement in valuation tier 2 subordinated mutual member accounts over the reporting period.
R0320/C0100	Subordinated mutual member accounts –Tier 2 — regulatory action	This is the amount reflecting an increase/decrease in tier 2 subordinated mutual member accounts due to regulatory action over the reporting period.
R0320/C0060	Subordinated mutual member accounts –Tier 2 — balance carried forward	This is the balance of tier 2 subordinated mutual member accounts carried forward to the next reporting period.
R0330/C0010	Subordinated mutual member accounts –Tier 3 — balance brought forward	This is the balance of tier 3 subordinated mutual member accounts brought forward from the previous reporting period.
R0330/C0070	Subordinated mutual member accounts –Tier 3 — issued	This is the amount of tier 3 subordinated mutual member accounts issued over the reporting period.
R0330/C0080	Subordinated mutual member accounts –Tier 3 — redeemed	This is the amount of tier 3 subordinated mutual member accounts redeemed over the reporting period.
R0330/C0090	Subordinated mutual member accounts –Tier 3 — movements in valuation	This is the amount reflecting movement in valuation tier 3 subordinated mutual member accounts over the reporting period.
R0330/C0100	Subordinated mutual member accounts –Tier 3 — regulatory action	This is the amount reflecting an increase/decrease in tier 3 subordinated mutual member accounts due to regulatory action over the reporting period.

	ITEM	INSTRUCTIONS
R0330/C0060	Subordinated mutual member accounts –Tier 3 — balance carried forward	This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period.
R0400/C0010	Total subordinated mutual member accounts — balance brought forward	This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period.
R0400/C0070	Total subordinated mutual member accounts — issued	This is the total amount of subordinated mutual member accounts issued over the reporting period.
R0400/C0080	Total subordinated mutual member accounts — redeemed	This is the total amount of subordinated mutual member accounts redeemed over the reporting period.
R0400/C0090	Total subordinated mutual member accounts– movements in valuation	This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period.
R0400/C0100	Total subordinated mutual member accounts — regulatory action	This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period.
R0400/C0060	Total subordinated mutual member accounts — balance carried forward	This is the total balance of subordinated mutual member accounts carried forward to the next reporting period.

Surplus funds

R0500/C0010	Surplus funds –Balance brought forward	This is the balance of surplus funds brought forward from the previous reporting period.
R0500/C0060	Surplus funds –Balance carried forward	This is the balance of surplus funds carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
Preference shares — movements in the reporting period		
R0510/C0010	Preference shares –Tier 1 — balance brought forward	This is the balance of Tier 1 preference shares brought forward from the previous reporting period.
R0510/C0020	Preference shares –Tier 1 — increase	This is the increase in Tier 1 preference shares over the reporting period.
R0510/C0030	Preference shares –Tier 1 — reduction	This is the reduction in Tier 1 preference shares over the reporting period.
R0510/C0060	Preference shares –Tier 1 — balance carried forward	This is the balance of Tier 1 preference shares carried forward to the next reporting period.
R0520/C0010	Preference shares –Tier 2 — balance brought forward	This is the balance of Tier 2 preference shares brought forward from the previous reporting period.
R0520/C0020	Preference shares –Tier 2 — increase	This is the increase in Tier 2 preference shares over the reporting period.
R0520/C0030	Preference shares –Tier 2 — reduction	This is the reduction in Tier 2 preference shares over the reporting period.
R0520/C0060	Preference shares –Tier 2 — balance carried forward	This is the balance of Tier 2 preference shares carried forward to the next reporting period.
R0530/C0010	Preference shares –Tier 3 — balance brought forward	This is the balance of Tier 3 preference shares brought forward from the previous reporting period.
R0530/C0020	Preference shares –Tier 3 — increase	This is the increase in Tier 3 preference shares over the reporting period.
R0530/C0030	Preference shares –Tier 3 — reduction	This is the reduction in Tier 3 preference shares over the reporting period.
R0530/C0060	Preference shares –Tier 3 — balance carried forward	This is the balance of Tier 3 preference shares carried forward to the next reporting period.
R0600/C0010	Total preference shares — balance brought forward	This is the balance of total preference shares brought forward from the previous reporting period.
R0600/C0020	Total preference shares — increase	This is the increase in total preference shares over the reporting period.

	ITEM	INSTRUCTIONS
R0600/C0030	Total preference shares — reduction	This is the reduction in total preference shares over the reporting period.
R0600/C0060	Total preference shares — balance carried forward	This is the balance of total preference shares carried forward to the next reporting period.

Share premium relating to preference shares

R0610/C0010	Share premium relating to preference shares –Tier 1 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 1 brought forward from the previous reporting period.
R0610/C0020	Share premium relating to preference shares –Tier 1 — increase	This is the increase in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0030	Share premium relating to preference shares –Tier 1 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0060	Share premium relating to preference shares –Tier 1 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 1 carried forward to the next reporting period.
R0620/C0010	Share premium relating to preference shares –Tier 2 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 2 brought forward from the previous reporting period.
R0620/C0020	Share premium relating to preference shares –Tier 2– increase	This is the increase in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0030	Share premium relating to preference shares –Tier 2 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0060	Share premium relating to preference shares –Tier 2 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 2 carried forward to the next reporting period.
R0630/C0010	Share premium relating to preference shares –Tier 3 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 3 brought forward from the previous reporting period.
R0630/C0020	Share premium relating to preference shares –Tier 3 — increase	This is the increase in the share premium account relating to preference shares that is tier 3 over the reporting period.

	ITEM	INSTRUCTIONS
R0630/C0030	Share premium relating to preference shares –Tier 3 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0060	Share premium relating to preference shares –Tier 3 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 3 carried forward to the next reporting period.
R0700/C0010	Share premium relating to preference shares –Total — balance brought forward	This is the balance of the total share premium account relating to preference shares that is brought forward from the previous reporting period.
R0700/C0020	Share premium relating to preference shares –Total — increase	This is the increase in the total share premium account relating to preference shares over the reporting period.
R0700/C0030	Share premium relating to preference shares –Total — reduction	This is the reduction in the total share premium account relating to preference shares over the reporting period.
R0700/C0060	Share premium relating to preference shares –Total — balance carried forward	This is the balance of the total share premium account relating to preference shares that is carried forward to the next reporting period.

Subordinated liabilities — movements in the reporting period

R0710/C0010	Subordinated liabilities –Tier 1 — balance brought forward	This is the balance of Tier 1 subordinated liabilities brought forward from the previous reporting period.
R0710/C0070	Subordinated liabilities –Tier 1 — issued	This is the amount of Tier 1 subordinated liabilities issued over the reporting period.
R0710/C0080	Subordinated liabilities –Tier 1 — redeemed	This is the amount of Tier 1 subordinated liabilities redeemed over the reporting period.
R0710/C0090	Subordinated liabilities –Tier 1 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 1 subordinated liabilities over the reporting period.
R0710/C0100	Subordinated liabilities –Tier 1 — regulatory action	This is an amount reflecting change to Tier 1 subordinated liabilities due to regulatory action.
R0710/C0060	Subordinated liabilities –Tier 1 — balance carried forward	This is the balance of Tier 1 subordinated liabilities carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
R0720/C0010	Subordinated liabilities –Tier 2 — balance brought forward	This is the balance of Tier 2 subordinated liabilities brought forward from the previous reporting period.
R0720/C0070	Subordinated liabilities –Tier 2 — issued	This is the amount of Tier 2 subordinated liabilities issued over the reporting period.
R0720/C0080	Subordinated liabilities –Tier 2 — redeemed	This is the amount of Tier 2 subordinated liabilities redeemed over the reporting period.
R0720/C0090	Subordinated liabilities –Tier 2 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 2 subordinated liabilities over the reporting period.
R0720/C0100	Subordinated liabilities –Tier 2 — regulatory action	This is an amount reflecting change to Tier 2 subordinated liabilities due to regulatory action.
R0720/C0060	Subordinated liabilities –Tier 2 — balance carried forward	This is the balance of Tier 2 subordinated liabilities carried forward to the next reporting period.
R0730/C0010	Subordinated liabilities –Tier 3– balance brought forward	This is the balance of Tier 3 subordinated liabilities brought forward from the previous reporting period.
R0730/C0070	Subordinated liabilities –Tier 3 — issued	This is the amount of Tier 3 subordinated liabilities issued over the reporting period.
R0730/C0080	Subordinated liabilities –Tier 3 — redeemed	This is the amount of Tier 3 subordinated liabilities redeemed over the reporting period.
R0730/C0090	Subordinated liabilities –Tier 3 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 3 subordinated liabilities over the reporting period.
R0730/C0100	Subordinated liabilities –Tier 3 — regulatory action	This is an amount reflecting change to Tier 3 subordinated liabilities due to regulatory action.
R0730/C0060	Subordinated liabilities –Tier 3 — balance carried forward	This is the balance of Tier 3 subordinated liabilities carried forward to the next reporting period.
R0800/C0010	Total subordinated liabilities — balance brought forward	This is the balance of total subordinated liabilities brought forward from the previous reporting period.
R0800/C0070	Total subordinated liabilities — issued	This is the amount of total subordinated liabilities issued over the reporting period.

	ITEM	INSTRUCTIONS
R0800/C0080	Total subordinated liabilities — redeemed	This is the amount of total subordinated liabilities redeemed over the reporting period.
R0800/C0090	Total subordinated liabilities — movements in valuation	This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period.
R0800/C0100	Total subordinated liabilities — regulatory action	This is an amount reflecting change to total subordinated liabilities due to regulatory action.
R0800/C0060	Total subordinated liabilities — balance carried forward	This is the balance of total subordinated liabilities carried forward to the next reporting period.

An amount equal to the value of deferred tax assets

R0900/C0010	An amount equal to the value of net deferred tax assets –Balance brought forward	This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period.
R0900/C0060	An amount equal to the value of net deferred tax assets –Balance carried forward	This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.

Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period

R1000/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 unrestricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period.
R1000/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period.
R1000/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period
R1000/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.
R1000/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
R1010/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items brought forward from the previous reporting period.
R1010/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items issued over the reporting period.
R1010/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items redeemed over the reporting period
R1010/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items.
R1010/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items carried forward to the next reporting period.
R1020/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 brought forward from the previous reporting period.
R1020/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 issued over the reporting period.
R1020/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period
R1020/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.
R1020/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 2– balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
R1030/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period.
R1030/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period.
R1030/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period.
R1030/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3.
R1030/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period.
R1100/C0010	Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.
R1100/C0070	Total of other items approved by supervisory authority as basic own fund items not specified above — issued	This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period.
R1100/C0080	Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed	This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period.
R1100/C0090	Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation	This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.
R1100/C0060	Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period.

Ancillary own funds — movements in the reporting period

R1110/C0010	Ancillary own funds –Tier 2 — balance brought forward	This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R1110/C0110	Ancillary own funds –Tier 2 — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1110/C0120	Ancillary own funds –Tier 2 — reduction to amount available	This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period.
R1110/C0130	Ancillary own funds –Tier 2 — called up to basic own fund	This is the amount of Tier 2 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1110/C0060	Ancillary own funds –Tier 2 — balance carried forward	This is the balance of Tier 2 ancillary own funds carried forward to the next reporting period.
R1120/C0010	Ancillary own funds –Tier 3 — balance brought forward	This is the balance of Tier 3 ancillary own funds brought forward from the previous reporting period.
R1120/C0110	Ancillary own funds –Tier 3– new amount made available	This is the new amount of Tier 3 ancillary own funds to be made available over the reporting period.
R1120/C0120	Ancillary own funds –Tier 3 — reduction to amount available	This is the reduction to the amount available Tier 3 ancillary own funds over the reporting period.
R1120/C0130	Ancillary own funds –Tier 3 — called up to basic own fund	This is the amount of Tier 3 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1120/C0060	Ancillary own funds –Tier 3– balance carried forward	This is the balance of Tier 3 ancillary own funds carried forward to the next reporting period.
R1200/C0010	Total ancillary own funds — balance brought forward	This is the balance of total ancillary own funds brought forward from the previous reporting period.
R1200/C0110	Total ancillary own funds — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1200/C0120	Total ancillary own funds — reduction to amount available	This is the reduction to the amount available total ancillary own funds over the reporting period.
R1200/C0130	Total ancillary own funds — called up to basic own fund	This is the amount of total ancillary own funds that are called up to a basic own fund item over the reporting period.
R1200/C0060	Total ancillary own funds — balance carried forward	This is the balance of total ancillary own funds carried forward to the next reporting period.

S.23.04 — List of items on own funds

General comments:

This section relates to annual submission for individual entities.

	ITEM	INSTRUCTIONS
C0010	Description of subordinated mutual member accounts	This shall list subordinated mutual member accounts for an individual undertaking.
C0020	Subordinated mutual member accounts — Amount (in reporting currency)	This is the amount of individual subordinated mutual member accounts.
C0030	Subordinated mutual member accounts — Tier	This shall indicate the tier of the subordinated mutual member accounts. One of the options in the following closed list shall be used: 1 — Tier 1 2 — Tier 1 — unrestricted 3 — Tier 1 — restricted 4 — Tier 2 5 — Tier 3
C0040	Subordinated mutual member accounts –Currency Code	Identify the ISO 4217 alphabetic code of the currency. This is the original currency.
C0070	Subordinated mutual member accounts — Counted under transitionals?	This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions. One of the options in the following closed list shall be used: 1 — Counted under transitionals 2 — Not counted under transitionals
C0080	Subordinated mutual member accounts — Counterparty (if specific)	This shall list the counterparty of the subordinated mutual member accounts

	ITEM	INSTRUCTIONS
C0090	Subordinated mutual member accounts — Issue date	This is the issue date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy–mm–dd).
C0100	Subordinated mutual member accounts — Maturity date	This is the maturity date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy–mm–dd).
C0110	Subordinated mutual member accounts — First call date	This is the first call date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy–mm–dd).
C0120	Subordinated mutual member accounts — Details of further call dates	These are the further call dates of the subordinated mutual member accounts.
C0130	Subordinated mutual member accounts — Details of incentives to redeem	These are the incentives to redeem the subordinated mutual member accounts.
C0140	Subordinated mutual member accounts — Notice period	This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO 8601 format (yyyy–mm–dd).
C0160	Subordinated mutual member account — Buy back during the year	Explanation if the item has been bought back during the year.
C0190	Description of preference shares	This shall list individual preference shares
C0200	Preference shares — Amount	This is the amount of the preference shares.
C0210	Preference shares — Counted under transitionals?	This shall indicate whether the preference shares are counted under the transitional provisions. One of the options in the following closed list shall be used: 1 — Counted under transitionals 2 — Not counted under transitionals

	ITEM	INSTRUCTIONS
C0220	Preference shares — Counterparty (if specific)	This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.
C0230	Preference shares — Issue date	This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).
C0240	Preference shares — First call date	This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).
C0250	Preference shares — Details of further call dates	These are the further call dates of the preference shares.
C0260	Preference shares — Details of incentives to redeem	These are the incentives to redeem the preference share.
C0270	Description of subordinated liabilities	This shall list the individual subordinated liabilities for an individual undertaking.
C0280	Subordinated liabilities – Amount	This is the amount of individual subordinated liabilities.
C0290	Subordinated liabilities –Tier	This shall indicate the tier of the subordinated liabilities.
C0300	Subordinated liabilities Currency Code	Identify the ISO 4217 alphabetic code of the currency.
C0320	Subordinated liabilities — Lender (if specific)	This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported.
C0330	Subordinated liabilities — Counted under transitionals?	This shall indicate whether the subordinated liability is counted under the transitional provisions. One of the options in the following closed list shall be used: 1 — Counted under transitionals 2 — Not counted under transitionals
C0350	Subordinated liabilities — Issue date	This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).
C0360	Subordinated liabilities — Maturity date	This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).
C0370	Subordinated liabilities — First call date	This is the first call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).

	ITEM	INSTRUCTIONS
C0380	Subordinated liabilities — Further call dates	These are the further call dates of the subordinated liabilities.
C0390	Subordinated liabilities — Details of incentives to redeem	These are the details about the incentives to redeem the subordinated liabilities.
C0400	Subordinated liabilities — Notice period	This is the notice of the subordinated liabilities. The date shall be entered here, using ISO 8601 format (yyyy–mm–dd).
C0450	Other items approved by supervisory authority as basic own funds not specified above	This shall list the other individual items approved by the supervisory authority for an individual undertaking.
C0460	Other items approved by supervisory authority as basic own funds not specified above –Amount	This is the amount of other individual items approved by the supervisory authority.
C0470	Other items approved by supervisory authority as basic own funds not specified above –Currency code	Identify the ISO 4217 alphabetic code of the currency.
C0480	Other items approved by supervisory authority as basic own funds not specified above –Tier 1	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 1.
C0490	Other items approved by supervisory authority as basic own funds not specified above –Tier 2	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 2.
C0500	Other items approved by supervisory authority as basic own funds not specified above –Tier 3	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 3.
C0510	Other items approved by supervisory authority as basic own funds not specified above –Date of authorisation	This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO 8601 format (yyyy–mm–dd).
C0570	Own funds– from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description	This cell shall contain a description of the own fund item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0580	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount	This is the total amount of the own fun item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.

	ITEM	INSTRUCTIONS
C0590	Ancillary own funds –Description	This is details of each ancillary own fund for an individual undertaking.
C0600	Ancillary own funds — Amount	This is the amount for each ancillary own fund.
C0610	Ancillary own funds — Counterpart	This is the counterpart of each ancillary own fund.
C0620	Ancillary own funds — Issue date	This is the issue date of each ancillary own fund. This shall be in ISO 8601 format (yyyy–mm–dd).
C0630	Ancillary own fund — Date of authorisation	This is the date of authorisation of each ancillary own fund. This shall be in 1SO 8601 format (yyyy–mm–dd).

Adjustment for ring fenced funds and matching adjustment portfolios

C0660/R0020	Ring–fenced fund/matching adjustment portfolio — Number	Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0670/R0020	Ring–fenced fund/matching adjustment portfolio — Notional SCR	This is the notional SCR of each ring–fenced fund/each matching adjustment portfolio.
C0680/R0020	Ring–fenced fund/matching adjustment portfolio — Notional SCR (negative results set to zero)	This is the notional SCR. When the value is negative zero shall be reported.
C0690/R0020	Ring–fenced fund/matching adjustment portfolio — Excess of assets over liabilities	This is the amount of excess of assets over liabilities of each ring–fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders.
C0700/R0020	Ring–fenced fund/matching adjustment portfolio — Future transfers attributable to shareholders	Value of future transfers attributable to shareholders' of each ring–fenced fund/matching adjustment portfolio according to art 80 (2) of Delegated Regulation (EU) 2015/35.
C0710/R0010	Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total deduction for ring–fenced funds and matching adjustment portfolios.
C0710/R0020	Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the deduction for each ring–fenced fund/matching adjustment portfolio.

S.24.01 — Participations held

General Comments:

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

	ITEM	INSTRUCTIONS
Table 1 — Participations in related undertakings that are financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (1) of the Delegated Regulation (EU) 2015/35		
C0010	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69 of Delegated Regulation (EU) 2015/35. This does not include consolidated strategic participations.
C0020	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0030	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0020 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.

	ITEM	INSTRUCTIONS
C0040	Total	This is the full total value for all tiers held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi) of Article 69. This does not include consolidated strategic participations.
C0050	Common Equity Tier 1	This is the full value of Common Equity Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Common Equity Tier 1 has the meaning as defined in the relevant sector rules.
C0060	Additional Tier 1	This is the full value of Additional Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Additional Tier 1 has the meaning as defined in the relevant sector rules.
C0070	Tier 2	This is the full value of Tier 2 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Tier 2 has the meaning as defined in the relevant sector rules.

Table 2 — Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (v) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (2) of the Delegated Regulation (EU) 2015/35

C0080	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0090	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'

	ITEM	INSTRUCTIONS
C0100	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0090 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0110	Total	This is the total value held in the participation (not yet the amount to be deducted). These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i),(ii),(iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0120	Common Equity Tier 1	This is the value of Common Equity Tier 1 held in the participation (not only the part to be deducted). Common Equity Tier 1 has the meaning as defined in the relevant sector rules. These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0130	Additional Tier 1	This is the value of Additional Tier 1 held in the participation (not only the part to be deducted).. Additional Tier 1 has the meaning as defined in the relevant sector rules.

	ITEM	INSTRUCTIONS
		These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0140	Tier 2	This is the value of Tier 2 held in the participation. Tier 2 has the meaning as defined in relevant sector rules (not only the part to be deducted). These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations

Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)

C0150	Total participations in financial and credit institutions — Total	This is the total value of participations in financial and credit institutions. (for which there is an OF deduction)
C0160	Total participations in financial and credit institutions — Common Equity Tier 1	This is the total value of Common Equity Tier 1 held in financial and credit institutions. (for which there is an OF deduction)
C0170	Total participations in financial and credit institutions — Additional Tier 1	This is the total value of Additional Tier 1 held in financial and credit institutions. (for which there is an OF deduction)
C0180	Total participations in financial and credit institutions– Tier 2	This is the total value of Tier 2 held in financial and credit institutions. (for which there is an OF deduction)

Own funds deductions

R0010/C0190	Article 68 (1) deduction — total	This is the total value of the Article 68 (1) deduction, specified in Delegated Regulation (EU) 2015/35.
R0010/C0200	Article 68 (1) deduction — tier 1 unrestricted	This is the value of the Article 68(1) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0010/C0210	Article 68 (1) deduction — tier 1 restricted	This is the value of the Article 68(1) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0010/C0220	Article 68 (1) deduction — Tier 2	This is the value of the Article 68(1) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0020/C0190	Article 68(2) deduction — total	This is the total value of the Article 68 (2) deduction of Delegated Regulation (EU) 2015/35.
R0020/C0200	Article 68 (2) deduction — tier 1 unrestricted	This is the value of the Article 68(2) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0020/C0210	Article 68 (2) deduction — tier 1 restricted	This is the value of the Article 68 (2) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0020/C0220	Article 68 (2) deduction — tier 2	This is the value of the Article 68(2) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0030/C0190	Total deductions	The overall total of all deductions for participations under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0200	Total deductions — tier 1 unrestricted	The overall total of all deductions for participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0210	Total deductions — tier 1 restricted	The overall total of all deductions for participations for tier 1 restricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0220	Total deductions — tier 2	The overall total of all deductions for participations for tier 2 under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.

Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3)).

C0230	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.
C0240	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.

	ITEM	INSTRUCTIONS
		When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0250	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0240 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0260	Total	This is the total value for all tiers held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.
C0270	Type 1 Equity	This is the value of type 1 equity held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35).
C0280	Type 2 Equity	This is the value of type 2 equity held in each participation. in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1. Type 2 equity has the meaning as defined in Article 168(3) of the Delegated Regulation (EU) 2015/35).

	ITEM	INSTRUCTIONS
C0290	Subordinated liabilities	This is the value of subordinated liabilities held in each participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.

Table 4 — Participations in related undertakings that are financial and credit institutions which are strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35), not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to art 68(1) and 68 (2) (It shall include the remaining part (the part of participation which was not deducted) following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)

C0300	Name of related undertaking	This is the name of the related undertaking that is financial or credit institution in which the participation is held. The participations in this related undertakings is strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35)), not included in the calculation of the group solvency on the basis of method 1 and not deducted according to art 68(1) and art 68(2).
C0310	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0320	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking

	ITEM	INSTRUCTIONS
		When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0310 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0330	Total	This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to Article 68 (1) and Article 68(2) of Delegated Regulation (EU) 2015/35, meaning the sum of:. 1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.
C0340	Type 1 Equity	This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35and held in Type 1 equities, meaning the sum of:. 1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
C0350	Type 2 Equity	This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:. 1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0360	Subordinated liabilities	This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:. 1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.

Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation (EU) 2015/35

(It shall include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)

C0370	Name of related undertaking	This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35.
C0380	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0390	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier)

	ITEM	INSTRUCTIONS
		9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0380 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0400	Total	This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions, which are not strategic and which are not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35 meaning the sum of:. 1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Articles 68 (1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.
C0410	Type 1 Equity	This is the value of each participation in related undertakings that are financial and credit institutions which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:. 1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Articles 68 (1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
C0420	Type 2 Equity	This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:. 1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68 (1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,

	ITEM	INSTRUCTIONS
		2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.
C0430	Subordinated liabilities	This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:. 1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68 (1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.

Table 6 — Other strategic participations not in financial and credit institution

C0440	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations which are not in financial and credit institutions and which are considered strategic.
C0450	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0460	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID)

	ITEM	INSTRUCTIONS
		7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0450 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0470	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are considered strategic.
C0480	Type 1 Equity	This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are considered strategic. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35).
C0490	Type 2 Equity	This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are considered strategic. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
C0500	Subordinated liabilities	This is the value of subordinated liabilities held in each participation that are not financial and credit institutions and that are considered strategic.

Table 7 — Other non–strategic participations not in financial and credit institution

C0510	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations which are not in financial and credit institutions and which are not considered strategic.
C0520	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'

	ITEM	INSTRUCTIONS
C0530	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0520 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0540	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are not considered strategic.
C0550	Type 1 Equity	This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are not considered strategic. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
C0560	Type 2 Equity	This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are not considered strategic. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
C0570	Subordinated liabilities	This is the value of subordinated liabilities held in each participations that are not financial and credit institutions and that are not considered strategic.

Total for SCR calculation

R0040/C0580	Total participations in related undertakings that are financial and credit institutions –Total	This is the total value of participations in undertakings which are financial and credit institutions.

	ITEM	INSTRUCTIONS
R0040/C0590	Total participations in related undertakings that are financial and credit institutions — Type 1 Equity	This is the total value of Type 1 Equity of participations in undertakings which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
R0040/C0600	Total participations in related undertakings that are financial and credit institutions — Type 2 Equity	This is the total value of Type 2 Equity of participations in undertakings which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
R0040/C0610	Total participations in related undertakings that are financial and credit institutions — Subordinated liabilities	This is the total value of Subordinated liabilities of participations in undertakings which are financial and credit institutions.
R0050/C0580	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method – Total	This is the total value of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0050/C0590	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 1 Equity	This is the total value of Type 1 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
R0050/C0600	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 2 Equity	This is the total value of Type 2 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
R0050/C0610	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Subordinated liabilities	This is the total value of Subordinated liabilities of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0060/C0580	Total participations in related undertakings that are financial and credit institutions of which non–strategic (less than 10 %) –Total	This is the total value of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.

	ITEM	INSTRUCTIONS
R0060/C0590	Total participations in related undertakings that are financial and credit institutions of which non–strategic (less than 10 %) — Type 1 Equity	This is the total value of Type 1 Equity of not strategic participations in undertakings (less than 10 % — C0500) which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
R0060/C0600	Total participations in related undertakings that are financial and credit institutions of which non–strategic (less than 10 %) — Type 2 Equity	This is the total value of Type 2 Equity of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
R0060/C0610	Total participations in related undertakings that are financial and credit institutions of which non–strategic (less than 10 %) — Subordinated liabilities	This is the total value of Subordinated liabilities of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.
R0070/C0580	Total participations in related undertakings that are not financial and credit institutions –Total	This is the total value of participations in undertakings which are not financial and credit institutions. This is the sum of C0470 and C0540.
R0070/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity	This is the total value of Type 1 Equities held in participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480 and C550.
R0070/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity	This is the total value of Type 2 Equities held in participations in undertakings which are not financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. This is the sum of C0490 and C0560)
R0070/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities	This is the total value of subordinated liabilities held in participations in undertakings which are not financial and credit institutions. This is the sum of C0500 and C0570.
R0080/C0580	Total participations in related undertakings that are not financial and credit institutions — Total– of which strategic	This is the total value of strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0470.
R0080/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which strategic	This is the total value of Type 1 Equities held in strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480.

	ITEM	INSTRUCTIONS
R0080/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity — of which strategic	This is the total value of Type 2 Equities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0490).
R0080/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities — of which strategic	This is the total value of subordinated liabilities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0500.
R0090/C0580	Total participations in related undertakings that are not financial and credit institutions — total — of which non–strategic	This is the total value of non–strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0540.
R0090/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which non–strategic	This is the total value of Type 1 Equities held in non–strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0550.
R0090/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity — of which non–strategic	This is the total value of Type 2 Equities held in non–strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0560.
R0090/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities — of which non–strategic	This is the total value of subordinated liabilities held in non–strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0570.

Total

C0620	Total of all participations	This is the total value of all participations.

S.25.01 — Solvency Capital Requirement — for undertakings on Standard Formula

General comments:

This section relates to opening and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.25.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of template S.01.03.

Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement ('nSCR') at risk module level and the loss–absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

— Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level the nSCR is calculated as if no loss of diversification exists and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;

— Where the undertaking applies the Simplification at risk sub–module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at sub–module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part,

— Where the undertaking applies the simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0050) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk). The amount to be allocated to each relevant risk module shall be calculated as follows:

— Calculation of 'q factor' $= \frac{adjustment}{BSCR' - nSCR_{int}}$, where

  — *adjustment* = Adjustment calculated according to one of the three methods referred above

  — *BSCR′* = Basic solvency capital requirement calculated according to the information reported in this template (C0030/R0100)

  — $nSCR_{int}$ = nSCR for intangible assets risk according to the information reported in this template (C0030/R0070)

— Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk)

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7) of Directive 2009/138/EC, to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'

	ITEM	INSTRUCTIONS
R0010–R0050/C0030	Net solvency capital requirement	Amount of the net capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.
R0010–R0050/C0040	Gross solvency capital requirement	Amount of the gross capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.
R0010–R0050/C0050	Allocation of RFF adjustment due to RFF and Matching adjustments portfolios	Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.
R0060/C0030	Net solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of net risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
R0060/C0040	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
R0070/C0030	Net solvency capital requirement Intangible asset risk	Amount of the capital charge, after the adjustment for the loss–absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula.
R0070/C0040	Gross solvency capital requirement Intangible assets risk	The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula, hence R0070/C0040 equals R0070/C0030.
R0100/C0030	Net solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.

	ITEM	INSTRUCTIONS
		This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.
R0100/C0040	Gross solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification. This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula

Calculation of Solvency Capital Requirement

R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level. This amount shall be positive.
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100	Loss–absorbing capacity of technical provisions	Amount of the adjustment for loss–absorbing capacity of technical provisions calculated according to the standard formula. This amount shall be reported as a negative value. At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement. Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss–absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit.
R0150/C0100	Loss–absorbing capacity of deferred taxes	Amount of the adjustment for loss–absorbing capacity of deferred taxes calculated according to the standard formula. This amount shall be negative.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.

	ITEM	INSTRUCTIONS
R0200/C0100	Solvency capital requirement excluding capital add–on	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–on 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.
R0220/C0100	Solvency capital requirement	Amount of the Solvency Capital Requirement.

Other information on SCR

R0400/C0100	Capital requirement for duration–based equity risk sub–module	Amount of the capital requirement for duration–based equity risk sub–module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of notional Solvency Capital Requirements for ring–fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring–fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.
R0450/C0100	Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list shall be used: 1 — Full recalculation 2 — Simplification at risk sub–module level 3 — Simplification at risk module level 4 — No adjustment When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.

S.25.02 — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model

General comments:

This section relates to opening and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

Template SR.25.02 shall be reported by ring–fenced fund, matching adjustment portfolio and the remaining part for every undertaking under a partial internal model. This includes undertakings where a partial internal model is applied to a full ring–fenced fund and/or matching adjustment portfolio while the other ring–fenced funds and/or matching adjustment portfolios are under the standard formula. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

For those undertakings under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the nSCR at risk module level and the loss–absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

— Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;

— Where the undertaking applies the Simplification at risk sub–module level to aggregate the nSCR of the RFF/MAP at entity level the the nSCR and LAC are calculated considering a direct summation at sub–module level method,

— Where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at module level method.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

— Calculation of 'q factor' $= \frac{adjustment}{BSCR' - nSCR_{int}}$, where

  — *adjustment* = Adjustment calculated according to one of the three methods referred above

  — *BSCR′* = Basic solvency capital requirement calculated according the information reported in this template

  — $nSCR_{int}$ = nSCR for intangible assets risk according to the information reported in this template

— Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk)

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part

	ITEM	INSTRUCTIONS
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
C0010	Unique number of component	Unique number of each component 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. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used: — 1 — Market risk — 2 — Counterparty default risk — 3 — Life underwriting risk — 4 — Health underwriting risk — 5 — Non–life underwriting risk — 6 — Intangible asset risk — 7 — Operational risk — 8 — LAC Technical Provisions (negative amount) — 9 — LAC Deferred Taxes (negative amount) Where standard formula risk modules cannot be reported, undertaking shall attribute a number to each component different from 1 to 7. This number shall always be used with the appropriate component description reported in each item C0030. The numbers of the components shall be kept consistent over time.
C0020	Components description	Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss–absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be reported as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss–absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation. For the components Loss absorbing capacity ('LAC') of technical provisions and/or deferred taxes when reported as a separate component it shall be the amount of the loss–absorbing capacity (these amounts shall be reported as negative values) For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.

	ITEM	INSTRUCTIONS
		This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable where applicable. When applicable, this cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.
C0050	Allocation from adjustments due to RFF and Matching adjustment portfolios	Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used: 1 — Future management actions regarding the loss–absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the loss–absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss–absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.
C0070	Amount modelled	For each component this cell represents the amount calculated according to the partial internal model.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components reported in C0030. This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030. This amount shall be reported as negative value.
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add–ons	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–ons 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.

	ITEM	INSTRUCTIONS
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add–ons

Other information on SCR

R0300/C0100	Amount/Estimate of the overall loss–absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss–absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.
R0310/C0100	Amount/Estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss–absorbing capacity for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.
R0400/C0100	Capital requirement for duration–based equity risk sub–module	Amount of the capital requirement for duration–based equity risk sub–module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.
R0450/C0100	Method used to calculate the adjustment due to RFF nSCR aggregation	Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used: 1 — Full recalculation 2 — Simplification at risk sub–module level 3 — Simplification at risk module level 4 — No adjustment When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.

S.25.03 — Solvency Capital Requirement — for undertakings using full internal model

General comments:

This section relates to opening and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

Template SR.25.03 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every undertaking under a full internal model. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
C0010	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 C0020. The numbers of the components shall be kept consistent over time.
C0020	Components description	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. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss–absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the net capital charge for each component, after the adjustments for the future management actions relating to 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 modelled within components. Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as negative values.

	ITEM	INSTRUCTIONS
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used: 1 — Future management actions regarding the loss–absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the loss–absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss–absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components reported in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030. This amount shall be negative.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is reported only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add–on	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–on 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.
R0220/C0100	Solvency capital requirement	Amount of total SCR calculated using full internal model.

Other information on SCR

R0300/C0100	Amount/estimate of the overall loss–absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss–absorbing capacity of technical provisions, including the part embedded in each component and the part reported as a single component.
R0310/C0100	Amount/estimate of the overall loss–absorbing capacity of deferred taxes	Amount/Estimate of the overall adjustment for loss–absorbing capacity of deferred taxes, including the part embedded in each component and the part reported as a single component.

	ITEM	INSTRUCTIONS
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and remaining part where applicable.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.

S.26.01 — Solvency Capital Requirement — Market risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

The template SR.26.01.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part

	ITEM	INSTRUCTIONS
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'.
R0010/C0010	Simplifications spread risk — bonds and loans	Identify whether an undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0410.
R0020/C0010	Captives simplifications — interest rate risk	Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100–R0120
R0030/C0010	Captives simplifications — spread risk on bonds and loans	Identify whether a captive undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used
R0040/C0010	Captives simplifications — market risk concentration	Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used

Interest rate risk

R0100/C0060	Absolute value after shock — Net solvency capital requirement — interest rate risk	This is the net capital charge for interest rate risk, i.e. after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement– interest rate risk	This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings.

	ITEM	INSTRUCTIONS
R0110–R0120/ C0020	Initial absolute values before shock — Assets — Interest rate risk — interest rate down/ up shock	This is the total value of the assets sensitive to interest rate down/up risk, before shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110–R0120/ C0030	Initial absolute values before shock — Liabilities — Interest rate risk — interest rate down/ up shock	This is the total value of the liabilities sensitive to interest rate down/ up risk, before shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110–R0120/ C0040	Absolute values after shock — Assets — Interest rate risk — interest rate down/up shock	This is the absolute value of assets sensitive to interest rate down/up risks after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110–R0120/ C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Interest rate risk– interest rate down/up shock	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110–R0120/ C0060	Absolute value after shock — Net solvency capital requirement– interest rate risk– interest rate down/up shock	This is the net capital charge for interest rate down/up risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications.
R0110–R0120/ C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Interest rate risk — Interest rate down/up shock	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110–R0120/ C0080	Absolute value after shock — Gross solvency capital requirement — interest rate risk — interest rate down/up shock	This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications.

Equity risk

R0200/C0060	Absolute value after shock — Net solvency capital requirement — equity risk	This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — equity risk	This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions.
R0210/C0020	Initial absolute values before shock — Assets — equity risk — type 1 equities	This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0030	Initial absolute values before shock — Liabilities — equity risk — type 1 equities	This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0040	Absolute values after shock — Assets — Equity risk — type 1 equities	This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk – type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0060	Absolute value after shock — Net solvency capital requirement — equity risk –type 1 equities	This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.
R0210/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — equity risk – type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk –type 1 equities	This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions.
R0220–R0240/ C0020	Initial absolute values before shock — Assets — equity risk –type 1 equities	This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity). Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0220–R0240/ C0040	Absolute values after shock — Assets — equity risk –type 1 equities	This is the absolute value of the assets sensitive the equity risk charge, (for each kind of type 1 equity), after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0020	Initial absolute values before shock — Assets — equity risk –type 2 equities	This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0030	Initial absolute values before shock — Liabilities — equity risk –type 2 equities	This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0040	Absolute values after shock — Assets — Equity risk — type 2 equities	This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk – type 2 equities	This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0060	Absolute value after shock — Net solvency capital requirement — equity risk –type 2 equities	This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.
R0250/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) equity risk –type 2 equities	This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk — type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions.
R0260–R0280/ C0020	Initial absolute values before shock — Assets — equity risk –type 2 equities	This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities) Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0260–R0280/ C0040	Absolute values after shock — Assets — equity risk –type 2 equities	This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

Property risk

R0300/C0020	Initial absolute values before shock — Assets — Property risk	This is the absolute value of the assets sensitive to the property risk. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Property risk	This is the value of the liabilities sensitive to the property risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Property risk	This is the absolute value of the assets sensitive to property risk charge, after the property shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0060	Absolute value after shock — Net solvency capital requirement — property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Property risk	This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
Spread risk		
R0400/C0060	Absolute value after shock — Net solvency capital requirement — spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk	This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions.
R0410/C0020	Initial absolute values before shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — bonds and loans	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — bonds and loans	This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010 = 1, this item represents the net solvency capital requirement for spread risk — bonds and loans, calculated using simplifications
R0410/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i. e. before the loss absorbing capacity of technical provisions. If R0010/C0010 = 1, this item represents gross solvency capital requirement for spread risk — bonds and loans calculated using simplifications.
R0420/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives	This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0430–R0440/ C0020	Initial absolute values before shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430–R0440/ C0030	Initial absolute values before shock — Liabilities — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430–R0440/ C0040	Absolute values after shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430–R0440/ C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk – credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0430–R0440/ C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0430–R0440/ C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk –credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430–R0440/ C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0450/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0040	Absolute values after shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions)	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0450/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions	This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0450/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions	This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0460/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — type 1	This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0460/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 1	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — type 1	This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0460/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1)	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 1	This is the net capital charge for spread risk on type 1 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0460/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — securitisation positions — type 1	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
		The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 1	This is the gross capital charge for spread risk on type 1 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0470/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — type 2	This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0470/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 2	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0470/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — type 2	This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0470/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2)	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0470/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 2	This is the net capital charge for spread risk on type 2 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0470/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — securitisation positions — type 2	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0470/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 2	This is the gross capital charge for spread risk on type 2 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
R0480/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — resecuritisation	This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0480/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — resecuritisation	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — resecuritisation	This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0480/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0480/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — securitisation positions — resecuritisation	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions.

Concentration risk

R0500/C0020	Initial absolute values before shock — Assets — market risk concentrations	This is the absolute value of the asset sensitive to the market risk concentrations For captive undertakings, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0500/C0060	Absolute value after shock — Net solvency capital requirement — market risk concentrations	This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure. For captive undertakings, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — market risk concentrations	This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions.

Currency risk

R0600/C0060	Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — currency risk	This is the sum for the different currencies of: — the capital requirement (including after the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; — the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — currency risk	This is the sum for the different currencies of: — the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; — the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0610–R0620/ C0020	Initial absolute values before shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	This is the total value of the assets sensitive to currency increase/decrease risk, before shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0610–R0620/ C0030	Initial absolute values before shock — Liabilities — Currency risk — increase/ decrease in the value of the foreign currency	This is the total value of the liabilities sensitive to currency increase/ decrease risk, before shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0040	Absolute values after shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of assets sensitive to currency increase/decrease risk after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0610–R0620/ C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0060	Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.
R0610–R0620/ C0070	Absolute values after shock (before the loss–absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0080	Absolute value after shock — Gross solvency capital requirement (excluding the loss–absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the gross capital charge for the currency increase/decrease risk, i.e. excluding before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.

Diversification within market risk module

R0700/C0060	Diversification within market risk module –net	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value when it reduces the capital requirement.
R0700/C0080	Diversification within market risk module — gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value when it reduces the capital requirement.

Total solvency capital requirement for market risk

R0800/C0060	Total market risk — Net solvency capital requirement	This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.
R0800/C0080	Total market risk — Gross solvency capital requirement	This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula

S.26.02 — Solvency Capital Requirement — Counterparty default risk

General comments

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.02.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring Fenced Fund/ Matching adjustment portfolios/Remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications	Identify whether an undertakings used simplifications for the calculation of counter party default risk. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used
R0100/C0080	Type 1 exposures — Gross solvency capital requirement	This is the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency II purposes.
R0110–R0200/ C0020	Name of single name exposure	Describe the name of the 10 largest single exposures.
R0110–R0200/ C0030	Code of single name exposure	Identification code using the Legal Entity Identifier (LEI) if available. If not available this item shall not be reported
R0110–R0200/ C0040	Type of code of the single name exposure	Identification of the code used in item 'Code of single name exposure'. One of the options in the following closed list shall be used: 1 — LEI 9 — None

	ITEM	INSTRUCTIONS
R0110–R0200/C0050	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.
R0110–R0200/C0060	Type 1 exposures — Single name exposure X — Probability of Default	The Probability of Default for each of the 10 largest single name exposure.
R0300/C0080	Type 2 exposures — Gross solvency capital requirement	This is the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes
R0310/C0050	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.
R0320/C0050	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.
R0330/C0080	Diversification within counterparty default risk module — gross solvency capital requirement	This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.
R0400/C0070	Total net solvency capital requirement for counterparty default risk	This is the total amount of the net capital charge (after the loss–absorbency capacity of technical provisions) for counterparty default risk.
R0400/C0080	Total gross solvency capital requirement for counterparty default risk	This is the total amount of the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk.

Further details on mortgages

R0500/C0090	Losses stemming from type 2 mortgage loans	Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35.
R0510/C0090	Overall losses stemming from mortgage loans	Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35.

S.26.03 — Solvency Capital Requirements — Life underwriting risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.03.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications used: mortality risk	Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.
R0020/C0010	Simplifications used — longevity	Identify whether an undertaking used simplifications for the calculation of longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.

	ITEM	INSTRUCTIONS
R0030/C0010	Simplifications used: disability–morbidity risk —	Identify whether an undertaking used simplifications for the calculation of disability — morbidity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300.
R0040/C0010	Simplifications used: lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. R0430 shall be fully completed in any case.
R0050/C0010	Simplifications used: life expense risk —	Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.
R0060/C0010	Simplifications used: life catastrophe risk	Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.

Life underwriting risk

R0100/C0020	Initial absolute values before shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0030	Initial absolute values before shock — Liabilities — Mortality risk	This is the absolute value of liabilities sensitive to mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0040	Absolute values after shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Mortality risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.
R0100/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Mortality risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Mortality risk	This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions) If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Longevity risk	This is the absolute value of liabilities sensitive to longevity risk charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Longevity risk	This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications
R0200/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions)– Longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Longevity risk	This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.
R0300/C0020	Initial absolute values before shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive to disability — morbidity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Disability– morbidity risk	This is the absolute value of liabilities sensitive to disability — morbidity risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive 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. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0300/C0060	Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk	This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.
R0300/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk	This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions). If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications.
R0400/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for lapse risk calculated using simplifications.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk	This is the overall gross capital charge (before the loss–absorbing capacity of technical provisions) for lapse risk. If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications.
R0410/C0020	Initial absolute values before shock — Assets — Lapse risk–risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — Lapse risk — risk of increase in lapse rates	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — Lapse risk –risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of increase in lapse rates	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — 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. If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0410/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates)	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of increase lapse rates	This is the gross capital charge (before the loss–absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates. If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0020	Initial absolute values before shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — Lapse risk — risk of decrease in lapse rates	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0420/C0060	Absolute value after shock — Net solvency capital requirement — 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. If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions)– Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — 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 (before the loss absorbing capacity of technical provisions). If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate
R0430/C0020	Initial absolute values before shock — Assets — Lapse risk–mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — Lapse risk –mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — Lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — mass lapse risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0060	Absolute value after shock — Net solvency capital requirement — 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.

	ITEM	INSTRUCTIONS
R0430/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions)– Lapse risk — mass lapse risk	This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions). The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).
R0500/C0020	Initial absolute values before shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life — expense risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Life — expense risk	This is the absolute value of liabilities sensitive to life –expense risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % 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). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock. as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.

	ITEM	INSTRUCTIONS
R0500/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Life –expense risk	This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions). If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Revision risk	This is the absolute value of the assets sensitive to revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0030	Initial absolute values before shock — Liabilities — Revision risk	This is the absolute value of liabilities sensitive to revision risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Revision risk	This is the absolute value of the assets sensitive 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. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Revision risk	This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0070	Absolute values after shock — Liabilities (before 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 R0600/C0040), as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Revision risk	This is the gross capital charge (before the loss–absorbing capacity of technical provisions) for revision risk.
R0700/C0020	Initial absolute values before shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0030	Initial absolute values before shock — Liabilities — Life Catastrophe risk	This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0040	Absolute values after shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life catastrophe risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0060	Absolute value after shock — Net solvency capital requirement — life catastrophe risk	This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations.
R0700/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — life catastrophe risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0080	Absolute value after shock — Gross solvency capital requirement — life catastrophe risk	This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions). If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations.
R0800/C0060	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. Diversification shall be reported as a negative value if they reduce the capital requirement.

	ITEM	INSTRUCTIONS
R0800/C0080	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 (before the loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0900/C0060	Total net solvency capital requirement for life underwriting risk	This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
R0900/C0080	Total gross solvency capital requirement for life underwriting risk	This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.

Further details on revision risk

R1000/C0090	USP — Factors applied for the revision risk shock	Revision shock — undertaking specific parameter ('USP') as calculated by the undertaking and approved by the supervisory authority. This item is not reported where no undertaking specific parameter is used.

S.26.04 — Solvency Capital Requirement — Health underwriting risk

General Comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.04.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications used — health mortality risk	Identify whether an undertakings used simplifications for the calculation of health mortality risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.
R0020/C0010	Simplifications used — health longevity risk	Identify whether an undertaking used simplifications for the calculation of health longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: health disability– morbidity risk — Medical expense	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall be filled in. R0320 and R0330 shall not be filled in.
R0040/C0010	Simplifications used: health disability– morbidity risk — Income protection	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.
R0050/C0010	Simplifications used: SLT lapse risk	Identify whether an undertaking used simplifications for the calculation of SLT lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used

	ITEM	INSTRUCTIONS
		If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. R0430 shall be fully completed in any case
R0060/C0010	Simplifications used: health expense risk	Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.

SLT health underwriting risk

R0100/C0020	Initial absolute values before shock — Assets — Health mortality risk	This is the absolute value of the assets sensitive to health mortality risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0030	Initial absolute values before shock — Liabilities — Health mortality risk	This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0040	Absolute values after shock — Assets — Health mortality risk	This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health mortality risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications.
R0100/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health mortality risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Health mortality risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk. If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Health longevity risk	This is the absolute value of liabilities sensitive to health longevity risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.
R0200/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Health longevity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk. If R0020/C0010=1, this item represents gross capital charge for health longevity risk calculated using simplifications.

	ITEM	INSTRUCTIONS
R0300/C0060	Absolute value after shock — Net solvency capital requirement –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.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk.
R0310/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense	This is the net capital charge for health disability — morbidity risk — Medical expense, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.
R0310/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense. If R0030/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.
R0320/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0320/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0320/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.

	ITEM	INSTRUCTIONS
R0320/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0320/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense — increase of medical payments	This is the net capital charge for health disability — morbidity risk — Medical expense — increase of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
R0320/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge expenses — increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0320/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — increase of medical payments. If R0030/C0010=1, this row shall not be filled in.
R0330/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0330/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.

	ITEM	INSTRUCTIONS
R0330/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0330/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0330/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the net capital charge for health disability — morbidity risk — Medical expense — decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
R0330/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge — decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0330/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — decrease of medical payments. If R0030/C0010=1, this row shall not be filled in.
R0340/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0340/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Income protection charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Income protection	This is the net capital charge for health disability — morbidity risk — Income protection, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for health disability — morbidity risk — Income protection calculated using simplifications.
R0340/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection. If R0040/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.

	ITEM	INSTRUCTIONS
R0400/C0060	Absolute value after shock — Net solvency capital requirement — SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — SLT Health lapse risk	This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0410/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — SLT health lapse risk –risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of increase in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase of the rates of lapse). The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk –risk of increase in lapse	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. If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate

	ITEM	INSTRUCTIONS
R0410/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of increase in lapse	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates. If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0420/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0060	Absolute value after shock — Net solvency capital requirement– SLT health lapse risk – risk of decrease in lapse	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. If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate

	ITEM	INSTRUCTIONS
R0420/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — risk of decrease in lapse	This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.
R0430/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk –mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — SLT health lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — mass lapse risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0430/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the net capital charge for SLT health lapse risk — mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health lapse risk — mass lapse risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk — mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0500/C0020	Initial absolute values before shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to expense risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Health expense risk	This is the absolute value of liabilities sensitive to expense risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to health expense risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Health expense risk	This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations.
R0500/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0030	Initial absolute values before shock — Liabilities –Health revision risk	This is the absolute value of liabilities sensitive to health revision risk charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
R0600/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive 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). The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Health revision risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.
R0700/C0060	Diversification within SLT health underwriting risk module — Net	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, 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. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0080	Diversification within SLT health underwriting risk module — Gross	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0800/C0060	Net solvency capital requirement — SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions.
R0800/C0080	Gross solvency capital — SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before adjustment of the loss absorbing capacity of technical provisions.

Further details on revision risk

R0900/C0090	Revision shock USP	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.

	ITEM	INSTRUCTIONS
NSLT Health premium and reserve risk		
R1000–R1030/ C0100	Standard deviation for premium risk — USP	This is the undertaking specific standard deviation for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its 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.
R1000–R1030/ C0110	USP Standard Deviation gross/ net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used: 1 — USP gross 2 — USP net
R1000–R1030/ C0120	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	This is the undertaking specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows undertakings to take into account the risk–mitigating effect of particular per risk excess of loss ('XL') reinsurance — as calculated by the undertaking and approved or prescribed by the supervisory authority Where no undertaking specific parameter is used, this cell shall be left blank.
R1000–R1030/ C0130	Standard deviation for reserve risk — USP	This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its 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.
R1000–R1030/ C0140	Volume measure for premium and reserve risk — volume measure for premium risk: Vprem	The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000–R1030/ C0150	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres	The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000–R1030/ C0160	Volume measure for premium and reserve risk — Geographical Diversification	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance. If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R1000–R1030/ C0170	Volume measure for premium and reserve risk — V	The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance

	ITEM	INSTRUCTIONS
R1040/C0170	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, as defined in Annex I to Delegated Regulation (EU) 2015/35.
R1050/C0100	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R1100/C0180	Solvency capital requirement — NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.
R1200/C0190	Initial absolute values before shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0200	Initial absolute values before shock — Liabilities — Lapse risk	This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0210	Absolute values after shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0220	Absolute values after shock Liabilities — Lapse risk	This is the absolute value of the liabilities sensitive to lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0230	Absolute value after shock– Solvency capital requirement — Lapse risk	This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R1300/C0240	Diversification within NSLT health underwriting risk — gross	This is the diversification effect within the NSLT health underwriting risk sub–module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk. Diversification shall be reported as a negative value if they reduce the capital requirement.

	ITEM	INSTRUCTIONS
R1400/C0240	Total solvency capital requirement for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.

Health catastrophe risk

R1500/C0250	Net solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The net solvency capital requirement for the mass risk sub–module calculated after loss absorbing capacity of technical provisions
R1500/C0260	Gross solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub–module, calculated before loss absorbing capacity of technical provisions.
R1510/C0250	Net solvency capital requirement for health catastrophe risks — Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub–module, calculated after loss absorbing capacity of technical provisions
R1510/C0260	Gross solvency capital requirement for health catastrophe risks– Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub–module calculated before loss absorbing capacity of technical provisions.
R1520/C0250	Net solvency capital requirement for health catastrophe risks — Pandemic risk	The net solvency capital requirement for the pandemic risk sub–module, calculated after loss absorbing capacity of technical provisions.
R1520/C0260	Gross solvency capital requirement for health catastrophe risks — Pandemic risk	The gross solvency capital requirement for the pandemic risk sub–module is calculated before loss absorbing capacity of technical provisions.
R1530/C0250	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 after loss absorbing capacity of technical provisions
R1530/C0260	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 after loss absorbing capacity of technical provisions.
R1540/C0250	Total net solvency capital requirement for health catastrophe risk	This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub–module

	ITEM	INSTRUCTIONS
R1540/C0260	Total gross solvency capital requirement for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub — module (before loss absorbing capacity of technical provisions)

Total health underwriting risk

R1600/C0270	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, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision.
R1600/C0280	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, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions.
R1700/C0270	Total net solvency capital requirement for health underwriting risk	This is the total net solvency capital requirement for the health underwriting risk module.
R1700/C0280	Total gross solvency capital requirement for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module.

S.26.05 — Solvency Capital Requirement — Non–Life underwriting risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.05.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Captives simplifications — non life premium and reserve risk	Identify whether a captive undertaking used simplifications for the calculation of non–life premium and reserve risk. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230.

Non–life premium and Reserve Risk

R0100–R0210/C0020	Standard deviation for premium risk — USP Standard Deviation	This is the undertaking specific standard deviation for premium risk for each segment 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.
R0100–R0210/C0030	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used: 1 — USP gross 2 — USP net
R0100–R0210/C0040	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	This is the undertaking specific adjustment factor for non — proportional reinsurance of each segment 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.
R0100–R0210/C0050	Standard deviation for reserve risk — USP	This is the undertaking specific standard deviation for reserve risk each segment 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.

	ITEM	INSTRUCTIONS
R0100–R0210/C0060	Volume measure for premium and reserve risk — volume measure for premium risk: Vprem	The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
R0100–R0210/C0070	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres	The volume measure for reserve risk for each segment, 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.
R0100–R0210/C0080	Volume measure for premium and reserve risk — Geographical Diversification —	Geographical diversification used for the volume measure for each segment If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R0100–R0210/C0090	Volume measure for premium and reserve risk — V	The volume measure for non — life premium and reserve risk for each segment If R0010/C0010 = 1, this item shall represent the capital requirement for non — life premium and reserve risk of particular segment calculated using simplifications
R0220/C0090	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 segments:
R0230/C0020	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments. If R0010/C0010=1, this item represents total capital charge for non–life premium and reserve risk sub module calculated using simplified calculation.
R0300/C0100	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.

Non–life lapse risk

R0400/C0110	Initial absolute values before shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to the non–life lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0400/C0120	Initial absolute values before shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of liabilities sensitive to the non–life lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0400/C0130	Absolute values after shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to non–life lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0400/C0140	Absolute values after shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of the liabilities sensitive to non–life lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0400/C0150	Solvency capital requirement — Non–life underwriting risk — Lapse risk	This is the capital charge for non–life underwriting lapse risk.

Non–life catastrophe risk

R0500/C0160	Capital requirement for non–life catastrophe risk	This is the total non–life catastrophe risk capital requirement.

Total non–life underwriting risk

R0600/C0160	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. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0160	Total capital requirement for non–life underwriting risk	This is the solvency capital requirement for non–life underwriting risk sub module.

S.26.06 — Solvency Capital Requirements — Operational risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.06.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0100/C0020	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0110/C0020	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 shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0120/C0020	Non–life gross technical provisions (excluding risk margin)	This is technical provisions for non–life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0130/C0020	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions
R0200/C0020	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
R0210/C0020	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
R0220/C0020	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

	ITEM	INSTRUCTIONS
R0230/C0020	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
R0240/C0020	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.
R0250/C0020	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
R0260/C0020	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.
R0300/C0020	Capital requirement for operational risk before capping	This is the capital requirement for operational risk before capping adjustment
R0310/C0020	Cap based on Basic Solvency Capital Requirement	This is the result of the cap percentage applied to the Basic SCR.
R0320/C0020	Capital requirement for operational risk after capping	This is the capital requirement for operational risk after capping adjustment.
R0330/C0020	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.
R0340/C0020	Total capital requirement for operational risk	This is the capital charge for operational risk.

S.26.07 — Solvency Capital Requirement — Simplifications

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.07.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
Z0040	Currency for interest rate risk (captives)	Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line

Market risk (including captives)

R0010/C0010 –C0070	Spread risk (bonds and loans) — Market value — by credit quality step	Market value of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available
R0010/C0080	Spread risk (bonds and loans) — Market value — No rating available	Market value of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available
R0020/C0010 –C0070	Spread risk (bonds and loans) — Modified duration — by credit quality step	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available
R0020/C0080	Spread risk (bonds and loans) — Modified duration — No rating available	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available
R0030/C0090	Spread risk (bonds and loans) — Increase in unit–linked and index–linked technical provisions	Increase in the technical provisions less risk margin for policies where the policyholders bear the investment risk with embedded options and guarantees that would result from an instantaneous decrease in the value of the assets subject to the capital requirement for spread risk on bonds according to the simplified calculation

	ITEM	INSTRUCTIONS
Interest rate risk (captives)		
R0040/C0100	Interest rate risk (captives) — Capital requirement — Interest rate up — by currency	Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported.
R0040/C0110	Interest rate risk (Captives) — Capital requirement — Interest rate down — by currency	Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported.
Life underwriting risk		
R0100/C0120	Mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk
R0100/C0160	Mortality risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk
R0100/C0180	Mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk
R0110/C0150	Longevity risk — Best estimate	Best estimate of obligations subject to longevity risk.
R0110/C0160	Longevity risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0110/C0180	Longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0120/C0120	Disability–morbidity risk — Capital at risk	Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk
R0120/C0130	Disability–morbidity risk — Capital at risk t+1	Capital at risk as defined in R0120/C0120 after 12 (t + 1) months
R0120/C0150	Disability–morbidity risk — Best estimate	Best estimate of obligations subject to disability–morbidity risk.
R0120/C0160	Disability–morbidity risk — Average rate t+1	Average disability–morbidity rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk

	ITEM	INSTRUCTIONS
R0120/C0170	Disability–morbidity risk — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk
R0120/C0180	Disability–morbidity risk — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk
R0120/C0200	Disability–morbidity risk — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk
R0130/C0140	Lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.
R0130/C0160	Lapse risk (up) — Average rate (t+1)	Average lapse rate for policies with positive surrender strains
R0130/C0190	Lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off
R0140/C0140	Lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.
R0140/C0160	Lapse risk (down) — Average rate (t+1)	Average lapse rate for policies with negative surrender strains
R0140/C0190	Lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off
R0150/C0180	Life expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations
R0150/C0210	Life expense risk — Payments	Expenses paid related to life insurance and reinsurance during the last 12 months
R0150/C0220	Life expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations.
R0160/C0120	Life catastrophe risk — Capital at risk	Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
Health underwriting risk		
R0200/C0120	Health mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk
R0200/C0160	Health mortality risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk
R0200/C0180	Health mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk
R0210/C0150	Health longevity risk — Best estimate	Best estimate of obligations subject to health longevity risk.
R0210/C0160	Health longevity risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0210/C0180	Health longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0220/C0180	Health disability–morbidity risk (medical expense) — Modified duration	Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations
R0220/C0210	Health disability–morbidity risk (medical expense) — Payments	Expenses paid related to medical expense insurance and reinsurance during the last 12 months
R0220/C0220	Health disability–morbidity risk (medical expense) — Average inflation rate	Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations.
R0230/C0120	Health disability–morbidity risk (income protection) — Capital at risk	Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk (income protection)
R0230/C0130	Health disability–morbidity risk (income protection) — Capital at risk t+1	Capital at risk as defined in R0230/C0120 after 12 months

	ITEM	INSTRUCTIONS
R0230/C0150	Health disability–morbidity risk (income protection) — Best estimate	Best estimate of obligations subject to disability–morbidity risk.
R0230/C0160	Health disability–morbidity risk (income protection) — Average rate t+1	Average disability–morbidity rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk
R0230/C0170	Health disability–morbidity risk (income protection) — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t + 2) weighted by sum insured for policies with a positive capital at risk
R0230/C0180	Health disability–morbidity risk (income protection) — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk
R0230/C0200	Health disability–morbidity risk (income protection) — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk
R0240/C0140	Health SLT lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0240/C0160	Health SLT lapse risk (up) — Average rate t+1	Average lapse rate for policies with positive surrender strains
R0240/C0190	Health SLT lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off
R0250/C0140	Health SLT lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0250/C0160	Health SLT lapse risk (down) — Average rate t+1	Average lapse rate for policies with negative surrender strains

	ITEM	INSTRUCTIONS
R0250/C0190	Health SLT lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off
R0260/C0180	Health expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations
R0260/C0210	Health expense risk — Payments	Expenses paid related to health insurance and reinsurance during the last 12 months
R0260/C0220	Health expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations.

S.27.01 — Solvency Capital Requirement — Non–life and health catastrophe risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.27.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

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 year as described in the reinsurance templates for Facultative covers (S.30.01 and S.30.02) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04).

Undertakings need to estimate their recoveries from risk mitigation in line with the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non–life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Article 105(2)(b) and (4)(c) of the Directive 2009/138/EC.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'

Non–life catastrophe risk — Summary

C0010/R0010	SCR before risk mitigation — Natural catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070.
C0010/R0020–R0060	SCR before risk mitigation — Natural catastrophe risk perils	This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0070	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils.
C0020/R0010	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 C0020/R0070.
C0020/R0020–R0060	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.

	ITEM	INSTRUCTIONS
C0020/R0070	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.
C0030/R0010	SCR after risk mitigation — Natural catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0070.
C0030/R0020–R0060	SCR after risk mitigation — Natural catastrophe risk perils	This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0070	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different natural catastrophe perils.
C0010/R0080	SCR before risk mitigation — Catastrophe risk non–proportional property reinsurance	This is the total catastrophe risk before risk mitigation arising from non–proportional property reinsurance.
C0020/R0080	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.
C0030/R0080	SCR after risk mitigation — Catastrophe risk non–proportional property reinsurance	This is the total catastrophe risk after risk mitigation arising from non–proportional property reinsurance.
C0010/R0090	SCR before risk mitigation — Man–made catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all man–made perils and taking into consideration the diversification effect between the perils given in C0010/R0160.
C0010/R0100–R0150	SCR before risk mitigation — Man–made catastrophe risk perils	This is the total capital requirement before risk mitigation per man–made peril, taking into consideration the diversification effect between sub–perils. Per man–made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0160	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different man–made perils.

	ITEM	INSTRUCTIONS
C0020/R0090	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 C0020/R0160.
C0020/R0100–R0150	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.
C0020/R0160	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.
C0030/R0090	SCR after risk mitigation — Man–made catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all man–made catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0160.
C0030/R0100–R0150	SCR after risk mitigation — Man–made catastrophe risk perils	This is the total capital requirement after risk mitigation per man–made catastrophe peril, taking into consideration the diversification effect between sub–perils. Per man–made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0160	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different man–made catastrophe perils.
C0010/R0170	SCR before risk mitigation — Other non–life catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all 'other non–life' perils and taking into consideration the diversification effect between the perils given in C0010/R0180.
C0010/R0180	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different 'other non–life' perils.
C0020/R0170	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 C0020/R0180.

	ITEM	INSTRUCTIONS
C0020/R0180	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.
C0030/R0170	SCR after risk mitigation — Other non–life catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all 'other non–life' catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180.
C0030/R0180	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different 'other non–life' catastrophe perils.
C0010/R0190	SCR before risk mitigation — Total Non–life catastrophe risk before diversification	This is the total catastrophe risk before risk mitigation arising from all the sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks) before the diversification effect between the sub–modules.
C0010/R0200	SCR before risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks).
C0010/R0210	SCR before risk mitigation — Total Non–life catastrophe risk after diversification	This is the total catastrophe risk before risk mitigation 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 C0010/R0200.
C0020/R0190	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 effect between the sub–modules.
C0020/R0200	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).

	ITEM	INSTRUCTIONS
C0020/R0210	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 C0020/R0200.
C0030/R0190	SCR after risk mitigation — Total Non–life catastrophe risk before diversification	This is the total catastrophe risk after risk mitigation arising from all the sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks), before the diversification effect between the sub–modules.
C0030/R0200	SCR after risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks).
C0030/R0210	SCR after risk mitigation — Total Non–life catastrophe risk after diversification	This is the total catastrophe risk after risk mitigation 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 item C0030/R0200.

Health catastrophe risk — Summary

C0010/R0300	SCR before risk mitigation — Health catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all Health catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0010/R0340.
C0010/R0310–R0330	SCR before risk mitigation — Health catastrophe risk sub–modules	This is the total capital requirement before risk mitigation per Health catastrophe risk sub–modules, taking into consideration the diversification effect between the countries. Per Health catastrophe risk sub–module this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0340	SCR before risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different Health catastrophe risk sub–modules.

	ITEM	INSTRUCTIONS
C0020/R0300	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 catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0020/R0340.
C0020/R0310–R0330	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.
C0020/R0340	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.
C0030/R0300	SCR after risk mitigation — Health catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0030/R0340.
C0030/R0310–R0330	SCR after risk mitigation — Health catastrophe risk sub–modules	This is the total capital requirement after risk mitigation per Health catastrophe risk sub–module, taking into consideration the diversification effect between countries. Per Health catastrophe risk sub–module this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0340	SCR after risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different Health catastrophe risk sub–modules.

Non–life catastrophe risk

Natural catastrophe risk — Windstorm

C0040/R0610–R0780	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 (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.

	ITEM	INSTRUCTIONS
C0040/R0790	Estimation of the gross premium to be earned — Total Windstorm Other Regions before diversifications	Total of the estimate of the premiums to be earned by the insurance or reinsurance undertaking before diversification, during the following year for the other 14 regions other than the EEA regions.
C0050/R0400–R0590	Exposure — EEA Region	The sum of the total insured per each of the 20 EEA regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — 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 — 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.
C0050/R0600	Exposure — Total Windstorm EEA Regions before diversification	Total of the exposure before diversification for the 20 EEA regions.
C0060/R0400–R0590	Specified Gross Loss — EEA Region	Specified gross windstorm loss per each of the 20 EEA regions, taking into consideration the effect of diversification effect between zones.
C0060/R0600	Specified Gross Loss — Total Windstorm EEA Regions before diversification	Total of the specified gross loss before diversification for the 20 EEA regions.
C0070/R0400–R0590	Catastrophe Risk Charge Factor before risk mitigation — EEA Region	The risk charge factor per each of the 20 EEA regions for Windstorm, taking into consideration the effect of diversification efferct between zones.
C0070/R0600	Catastrophe Risk Charge Factor before risk mitigation — Total Windstorm EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0080/R0400–R0590	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. When 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, shall be taken into account.

	ITEM	INSTRUCTIONS
C0090/R0400–R0590	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Windstorm for each of the 20 EEA Regions corresponding to the larger of scenario A or B.
C0090/R0600	Catastrophe Risk Charge before risk mitigation — Total Windstorm EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for the 20 EEA regions.
C0090/R0790	Catastrophe Risk Charge before risk mitigation — Total Windstorm Other Regions before diversifications	The capital requirement before risk mitigation 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.
C0090/R0800	Catastrophe Risk Charge before risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for all regions.
C0090/R0810	Catastrophe Risk Charge before risk mitigation — 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')
C0090/R0820	Catastrophe Risk Charge before risk mitigation — Total Windstorm after diversification	This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810.
C0100/R0400–R0590	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.
C0100/R0600	Estimated Risk Mitigation — Total Windstorm EEA Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for the 20 EEA regions.
C0100/R0790	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.
C0100/R0800	Estimated Risk Mitigation — Total Windstorm all Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for all regions.

	ITEM	INSTRUCTIONS
C0110/R0400–R0590	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.
C0110/R0600	Estimated Reinstatement Premiums — Total Windstorm EEA Regions before diversification	Total of the estimated reinstatement premiums for the 20 EEA regions.
C0110/R0790	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.
C0110/R0800	Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0120/R0400–R0590	Catastrophe Risk Charge after risk mitigation — EEA Region	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.
C0120/R0600	Catastrophe Risk Charge after risk mitigation — Total Windstorm EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 20 EEA regions.
C0120/R0790	Catastrophe Risk Charge after risk mitigation — Total Windstorm Other Regions before diversifications	Capital requirement after risk mitigation 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.
C0120/R0800	Catastrophe Risk Charge after risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0120/R0810	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both EEA Regions and 'other regions').
C0120/R0820	Catastrophe Risk Charge after risk mitigation — Total Windstorm after diversification	This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the diversification effect given in item C0120/R0810.

	ITEM	INSTRUCTIONS
Natural catastrophe risk — Earthquake		
C0130/R1040–R1210	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 each of the 14 regions other than the EEA Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and — Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0130/R1220	Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0140/R0830–R1020	Exposure — EEA Region	The sum of the total insured per each of the 20 EEA regions for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — 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 EEA region.
C0140/R1030	Exposure — Total Earthquake EEA Regions before diversification	Total of the exposure for the 20 EEA regions.
C0150/R0830–R1020	Specified Gross Loss — EEA Region	Specified gross Earthquake loss for each of the 20 EEA regions, taking into consideration the effect of diversification effect between zones.
C0150/R1030	Specified Gross Loss — Total Earthquake EEA Regions before diversification	Total of the specified gross Earthquake loss for the 20 EEA regions.
C0160/R0830–R1020	Catastrophe Risk Charge Factor before risk mitigation — 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 effect between zones.

	ITEM	INSTRUCTIONS
C0160/R1030	Catastrophe Risk Charge Factor before risk mitigation — Total Earthquake EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0170/R0830–R1020	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Earthquakes in each of the 20 EEA Regions.
C0170/R1030	Catastrophe Risk Charge before risk mitigation — Total Earthquake EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 EEA regions.
C0170/R1220	Catastrophe Risk Charge before risk mitigation — Total Earthquake — Other Regions before diversification	The capital requirement before risk mitigation 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.
C0170/R1230	Catastrophe Risk Charge before risk mitigation — Total Earthquake — All Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for all regions.
C0170/R1240	Catastrophe Risk Charge before risk mitigation — 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).
C0170/R1250	Catastrophe Risk Charge before risk mitigation — Total Earthquake after diversification	This is the total capital requirement before risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0170/R1240.
C0180/R0830–R1020	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.
C0180/R1030	Estimated Risk Mitigation — Total Earthquake EEA Regions before diversification	Total of the estimated Risk Mitigation for the 20 EEA regions.
C0180/R1220	Estimated Risk Mitigation — Total Earthquake — 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.

	ITEM	INSTRUCTIONS
C0180/R1230	Estimated Risk Mitigation — Total Earthquake — All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0190/R0830–R1020	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.
C0190/R1030	Estimated Reinstatement Premiums — Total Earthquake EEA Regions before diversification	Total of the estimated reinstatement premiums for the 20 EEA regions.
C0190/R1220	Estimated Reinstatement Premiums — Total Earthquake 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.
C0190/R1230	Estimated Reinstatement Premiums — Total Earthquake All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0200/R0830–R1020	Catastrophe Risk Charge after risk mitigation — EEA Region	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.
C0200/R1030	Catastrophe Risk Charge after risk mitigation — Total Earthquake EEA Regions before diversification	Total of the 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 for the 20 EEA regions.
C0200/R1220	Catastrophe Risk Charge after risk mitigation — Total Earthquake Other Regions before diversification	Capital requirement after risk mitigation 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.
C0200/R1230	Catastrophe Risk Charge after risk mitigation — Total Earthquake All Regions before diversification	Total of the 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 for all regions.
C0200/R1240	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both EEA Regions and Other regions).
C0200/R1250	Catastrophe Risk Charge after risk mitigation — Total Earthquake after diversification	This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0200/R1240.

	ITEM	INSTRUCTIONS
Natural catastrophe risk — Flood		
C0210/R1410–R1580	Estimation of the gross premiums 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 each of the 14 regions other than the EEA Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Fire and other damage covering flood risk, including the proportional reinsurance obligations; — Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations; — Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0210/R1590	Estimation of the gross premium to be earned — Total Flood Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0220/R1260–R1390	Exposure — EEA Region	The sum of the total insured per each of the 14 EEA regions of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — 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; — 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 — 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.
C0220/R1400	Exposure — Total Flood EEA Regions before diversification	Total of the exposure for the 14 EEA regions.
C0230/R1260–R1390	Specified Gross Loss — EEA Region	Specified gross Flood loss in each of the 14 EEA regions, taking into consideration the effect of diversification effect between zones.
C0230/R1400	Specified Gross Loss — Total Flood EEA Regions before diversification	Total of the specified gross Flood loss for the 14 EEA regions.

	ITEM	INSTRUCTIONS
C0240/R1260–R1390	Catastrophe Risk Charge Factor before risk mitigation — 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 effect between zones.
C0240/R1400	Catastrophe Risk Charge Factor before risk mitigation — Total Flood EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0250/R1260–R1390	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. When 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.
C0260/R1260–R1390	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Floods in each of the 14 EEA Regions, corresponding to the larger of scenario A or B.
C0260/R1400	Catastrophe Risk Charge before risk mitigation — Total Flood EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for the 14 EEA regions.
C0260/R1590	Catastrophe Risk Charge before risk mitigation — Total Flood Other Regions before diversification	The capital requirement before risk mitigation 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.
C0260/R1600	Catastrophe Risk Charge before risk mitigation — Total Flood All Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for all regions.
C0260/R1610	Catastrophe Risk Charge before risk mitigation — 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).
C0260/R1620	Catastrophe Risk Charge before risk mitigation — Total Flood after diversification	This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610.
C0270/R1260–R1390	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.

	ITEM	INSTRUCTIONS
C0270/R1400	Estimated Risk Mitigation — Total Flood EEA Regions before diversification	Total of the estimated Risk Mitigation for the 14 EEA regions.
C0270/R1590	Estimated Risk Mitigation — Total 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.
C0270/R1600	Estimated Risk Mitigation — Total Flood All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0280/R1260–R1390	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.
C0280/R1400	Estimated Reinstatement Premiums — Total Flood –EEA Regions before diversification	Total of the estimated reinstatement premiums for the 14 EEA regions.
C0280/R1590	Estimated Reinstatement Premiums — Total Flood –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.
C0280/R1600	Estimated Reinstatement Premiums — Total Flood — All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0290/R1260–R1390	Catastrophe Risk Charge after risk mitigation — EEA Region	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 scenario.
C0290/R1400	Catastrophe Risk Charge after risk mitigation — Total Flood — EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 14 EEA regions.
C0290/R1590	Catastrophe Risk Charge after risk mitigation — Total Flood — Other Regions before diversification	Capital requirement after risk mitigation 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.
C0290/R1600	Catastrophe Risk Charge after risk mitigation — Total Flood — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles all regions.

	ITEM	INSTRUCTIONS
C0290/R1610	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both EEA Regions and Other regions).
C0290/R1620	Catastrophe Risk Charge after risk mitigation — Total Flood after diversification	This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610.

Natural catastrophe risk — Hail

C0300/R1730–R1900	Estimation of the gross premiums 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 9 regions other than the EEA Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Fire and other damage covering hail risk, including the proportional reinsurance obligations; — Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and — Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0300/R1910	Estimation of the gross premium to be earned — Total Hail Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0310/R1630–R1710	Exposure — EEA Region	The sum of the total insured per each of the 9 EEA regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: — 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; — 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 — 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.

	ITEM	INSTRUCTIONS
C0310/R1720	Exposure — Total Hail EEA Regions before diversification	Total of the exposure for the 9 EEA regions.
C0320/R1630–R1710	Specified Gross Loss — EEA Region	Specified gross Hail loss in each of the 9 EEA regions, taking into consideration the effect of diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total Hail EEA Regions before diversification	Total of the specified gross Hail loss for the 9 EEA regions.
C0330/R1630–R1710	Catastrophe Risk Charge Factor before risk mitigation — EEA Region	The Risk Charge Factor per each of the 9 EEA regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0330/R1720	Catastrophe Risk Charge Factor before risk mitigation — Total Hail EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0340/R1630–R1710	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. When 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.
C0350/R1630–R1710	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Hails in each of the 9 EEA Regions corresponding to the larger of scenario A or B.
C0350/R1720	Catastrophe Risk Charge before risk mitigation — Total Hail EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for the 9 EEA regions.
C0350/R1910	Catastrophe Risk Charge before risk mitigation — Total Hail Other Regions before diversification	The capital requirement before risk mitigation 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.
C0350/R1920	Catastrophe Risk Charge before risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for all regions.
C0350/R1930	Catastrophe Risk Charge before risk mitigation — 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).

	ITEM	INSTRUCTIONS
C0350/R1940	Catastrophe Risk Charge before risk mitigation — Total Hail after diversification	This is the total capital requirement before risk mitigation for Hail risk, taking into consideration the diversification effect given in C0350/R1930.
C0360/R1630–R1710	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.
C0360/R1720	Estimated Risk Mitigation — Total Hail EEA Region before diversification	Total of the estimated risk mitigation for the 9 EEA regions.
C0360/R1910	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.
C0360/R1920	Estimated Risk Mitigation — Total Hail All Regions before diversification	Total of the estimated risk mitigation for all regions.
C0370/R1630–R1710	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.
C0370/R1720	Estimated Reinstatement Premiums — Total Hail EEA Regions before diversification	Total of the estimated reinstatement premiums for the 9 EEA regions.
C0370/R1910	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.
C0370/R1920	Estimated Reinstatement Premiums — Total Hail All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0380/R1630–R1710	Catastrophe Risk Charge after risk mitigation — EEA Region	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.
C0380/R1720	Catastrophe Risk Charge after risk mitigation — Total Hail EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 9 EEA regions.

	ITEM	INSTRUCTIONS
C0380/R1910	Catastrophe Risk Charge after risk mitigation — Total Hail Other Regions before diversification	Capital requirement after risk mitigation 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.
C0380/R1920	Catastrophe Risk Charge after risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both EEA Regions and Other regions).
C0380/R1940	Catastrophe Risk Charge after risk mitigation — Total Hail after diversification	This is the total capital requirement after risk mitigation for Hail risk, taking into consideration the diversification effect given in C0380/R1930.

Natural catastrophe risk — Subsidence

C0390/R1950	Estimation of the gross premium to be earned — Total Subsidence before diversification	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 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 France.
C0400/R1950	Exposure — Total Subsidence before diversification	The sum of the total insured made up of the geographical divisions of the territory of France for 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.
C0410/R1950	Specified Gross Loss — Total Subsidence before diversification	Specified gross subsidence loss, taking into consideration the effect of diversification effect between zones.
C0420/R1950	Catastrophe Risk Charge Factor before risk mitigation — Total Subsidence before diversification	The Risk Charge Factor of the territory of France for subsidence, taking into consideration the effect of diversification effect between zones.
C0430/R1950	Catastrophe Risk Charge before risk mitigation — Total Subsidence before diversification	The capital requirement before risk mitigation for Subsidence risk in the territory of France. 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 C0410/R1950).

	ITEM	INSTRUCTIONS
C0430/R1960	Catastrophe Risk Charge before risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France.
C0430/R1970	Catastrophe Risk Charge before risk mitigation — Total Subsidence after diversification	This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960.
C0440/R1950	Estimated Risk Mitigation — Total Subsidence before diversification	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.
C0450/R1950	Estimated Reinstatement Premiums — Total Subsidence before diversification	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0460/R1950	Catastrophe Risk Charge after risk mitigation — Total Subsidence before diversification	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.
C0460/R1960	Catastrophe Risk Charge after risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France.
C0460/R1970	Catastrophe Risk Charge after risk mitigation — Total Subsidence after diversification	This is the total capital requirement after risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0460/R1960.

Natural catastrophe risk — Non–proportional property reinsurance

C0470/R2000	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, as defined in Annex I to Delegated Regulation (EU) 2015/35, non–proportional property reinsurance other than non–proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0480/R2000	Catastrophe Risk Charge before risk mitigation	The capital requirement before risk mitigation 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.

	ITEM	INSTRUCTIONS
C0490/R2000	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.
C0500/R2000	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.
C0510/R2000	Catastrophe Risk Charge after risk mitigation	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.

Man–made catastrophe risk — Motor Vehicle Liability

C0520/R2100	Number of vehicles policy limit above 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24000000 Euro.
C0530/R2100	Number of vehicles policy limit below or equal to 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24000000 Euro.
C0540/R2100	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.
C0550/R2100	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.
C0560/R2100	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.

	ITEM	INSTRUCTIONS
C0570/R2100	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation	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.

Man–made catastrophe risk — Marine Tanker Collision

C0580/R2200	Type of cover Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per each marine hull cover, for risks arising from Marine Tanker Collision. 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, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Marine, aviation and transport, including proportional reinsurance obligations; and — Non–proportional marine, aviation and transport reinsurance. 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.
C0590/R2200	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision. 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, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Marine, aviation and transport, including proportional reinsurance obligations; and — Non–proportional marine, aviation and transport reinsurance. 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.
C0600/R2200	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine oil polution liability cover, for risks arising from Marine Tanker Collision. 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, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Marine, aviation and transport, including proportional reinsurance obligations; and — Non–proportional marine, aviation and transport reinsurance.

	ITEM	INSTRUCTIONS
		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.
C0610/R2200	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.
C0620/R2200	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.
C0630/R2200	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 Tanker Collision.
C0640/R2200	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	The total capital requirement after risk mitigation, 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.
C0650/R2200	Name vessel	Name of the corresponding vessel.

Man–made catastrophe risk — Marine Platform Explosion

C0660–C0700/R2300	Catastrophe Risk Charge Marine Platform Explosion — *Type of cover* — before risk mitigation	This is the capital requirement before risk mitigation, per type of cover (Property damage, Removal of 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, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Marine, aviation and transport, including proportional reinsurance obligations; and — 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 in relation to the selected platform.
C0710/R2300	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion.

	ITEM	INSTRUCTIONS
C0720/R2300	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 Platform Explosion, excluding the estimated reinstatement premiums.
C0730/R2300	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.
C0740/R2300	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	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.
C0750/R2300	Name platform	Name of the corresponding platform.

Man–made catastrophe risk — Marine

C0760/R2400	Catastrophe Risk Charge Marine before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.
C0760/R2410	Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.
C0760/R2420	Catastrophe Risk Charge Marine before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.
C0770/R2400	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks.
C0780/R2400	Catastrophe Risk Charge Marine after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks.
C0780/R2410	Catastrophe Risk Charge Marine after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks.

	ITEM	INSTRUCTIONS
C0780/R2420	Catastrophe Risk Charge Marine after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks.

Man–made catastrophe risk — Aviation

C0790–C0800/R2500	Catastrophe Risk Charge Aviation before risk mitigation — *Type of cover*– before risk mitigation	This is the capital requirement before risk mitigation, 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, as defined in Annex I to Delegated Regulation (EU) 2015/35: — Marine, aviation and transport, including proportional reinsurance obligations; and — 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 reinsurance and in relation to the selected aircraft.
C0810/R2500	Catastrophe Risk Charge Aviation before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Aviation.
C0820/R2500	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.
C0830/R2500	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.
C0840/R2500	Catastrophe Risk Charge Aviation after risk mitigation — Total (row)	The total capital requirement after risk mitigation, 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.

Man–made catastrophe risk — Fire

C0850/R2600	Catastrophe Risk Charge Fire before risk mitigation	This is the total capital requirement before risk mitigation for Fire risks. This 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: — The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 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.

	ITEM	INSTRUCTIONS
		— All buildings are partly or fully located within a radius of 200 meters.
C0860/R2600	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.
C0870/R2600	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.
C0880/R2600	Catastrophe Risk Charge after risk mitigation Fire	The total capital requirement after risk mitigation, 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.

Man–made catastrophe risk — Liability

C0890/R2700–R2740	Earned premium following 12 months –Type of cover	Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers: — Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self–employed crafts persons or artisans; — Employers liability insurance and proportional reinsurance obligations; — Directors and officers liability insurance and proportional reinsurance obligations; — Liability insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 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 proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self–employed crafts persons or artisans; — Non–proportional reinsurance. For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0890/R2750	Earned premium follwoing 12 months — Total	Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months.
C0900/R2700–R2740	Largest liability limit provided –Type of cover	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
C0910/R2700–R2740	Number of claims –Type of cover	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.

	ITEM	INSTRUCTIONS
C0920/R2700–R2740	Catastrophe Risk Charge Liability before risk mitigation – Type of cover	This is the capital requirement before risk mitigation, per type of cover, for liability risks.
C0920/R2750	Catastrophe Risk Charge Liability before risk mitigation — Total	Total for all types of cover of the capital requirement before risk mitigation for liability risks.
C0930/R2700–R2740	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.
C0930/R2750	Estimated Risk Mitigation — Total	Total for all types of cover of the estimated risk mitigation.
C0940/R2700–R2740	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.
C0940/R2750	Estimated Reinstatement Premiums — Total	Total for all types of cover of the estimated reinstatement premiums.
C0950/R2700–R2740	Catastrophe Risk Charge Liability after risk mitigation — Type of cover	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.
C0950/R2750	Catastrophe Risk Charge Liability after risk mitigation — Total	Total for all types of cover of the 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.
C0960/R2800	Catastrophe Risk Charge Liability before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks.
C0960/R2810	Catastrophe Risk Charge Liability before risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks.

	ITEM	INSTRUCTIONS
C0960/R2820	Catastrophe Risk Charge Liability before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.
C0970/R2800	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2800	Catastrophe Risk Charge Liability after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2810	Catastrophe Risk Charge Liability after risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks.
C0980/R2820	Catastrophe Risk Charge Liability after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks.

Man–made catastrophe risk — Credit & Suretyship

C0990/R2900–R2910	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.
C0990/R2920	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.
C1000/R2900–R2910	Proportion of damage 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.
C1000/R2920	Proportion of damage 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.

	ITEM	INSTRUCTIONS
C1010/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default –Largest exposure	This is the capital requirement before risk mitigation, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1010/R2920	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default — Total	This is the total capital requirement before risk mitigation arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1020/R2900–R2910	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.
C1020/R2920	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.
C1030/R2900–R2910	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.
C1030/R2920	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.
C1040/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure	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.
C1040/R2920	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total	The total capital requirement after risk mitigation, 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.

	ITEM	INSTRUCTIONS
C1050/R3000	Earned premium following 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Credit and Suretyship insurance including proportional reinsurance obligations.
C1060/R3000	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.
C1070/R3000	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.
C1080/R3000	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.
C1090/R3000	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk	The total capital requirement after risk mitigation, 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.
C1100/R3100	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1100/R3110	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks.
C1100/R3120	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.
C1110/R3100	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.

	ITEM	INSTRUCTIONS
C1120/R3100	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1120/R3110	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks.
C1120/R3120	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.

Man–made catastrophe risk — Other non–life catastrophe risk

C1130/R3200–R3240	Estimation of the gross premium to be earned — Group of obligations	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: — Insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance; — Reinsurance obligations included in line of business Non–proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance; — Insurance and reinsurance obligations included in line of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls; — Reinsurance obligations included in line of business Non–proportional casualty reinsurance, other than general liability reinsurance; — Non–proportional reinsurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.

	ITEM	INSTRUCTIONS
C1140/R3200–R3240	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Group of obligations	This is the capital requirement before risk mitigation, per group of obligations, for Other non–life catastrophe risks.
C1140/R3250	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1140/R3260	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1140/R3270	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1150/R3250	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3250	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3260	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1160/R3270	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.

	ITEM	INSTRUCTIONS
Health catastrophe risk		
Health catastrophe risk — Mass accident		
C1170/R3300–R3600, C1190/R3300–R3600, C1210/R3300–R3600, C1230/R3300–R3600, C1250/R3300–R3600	Policyholders — *per type of event*	All insured persons of the insurance or reinsurance undertaking who are inhabitants of each of the countries and are insured against the following types of event: — Death caused by an accident; — Permanent disability caused by an accident; — Disability that lasts 10 years caused by an accident; — Disability that lasts 12 months caused by an accident; — Medical treatment caused by an accident.
C1180/R3300–R3600, C1200/R3300–R3600, C1220/R3300–R3600, C1240/R3300–R3600, C1260/R3300–R3600	Value of benefits payable — *per type of event*	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, using the cash–flow projection, per event type. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, 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 types taking into account the specific guarantees the obligations include.
C1270/R3300–R3600	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3610	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3620	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the mass accident risk sub–module to health insurance and reinsurance obligations relating to the different countries.
C1270/R3630	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1280/R3300–R3600	Estimated Risk Mitigation	For each country 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
C1280/R3610	Estimated Risk Mitigation — Total Mass accident all countries before diversification	Total amount of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1290/R3300–R3600	Estimated Reinstatement Premiums	For each country the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement Premiums — Total Mass accident all countries before diversification	Total amount of estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1300/R3300–R3600	Catastrophe Risk Charge after risk mitigation	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 mass accident risk sub–module to health insurance and reinsurance obligations, for each country.
C1300/R3610	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1300/R3620	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub–module to health insurance and reinsurance obligations relating to the different countries.
C1300/R3630	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement after risk mitigation for the mass accident risk sub–module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620.

Health catastrophe risk — Concentration accident

C1310/R3700–R4010	Largest known accident risk concentration — Countries	The largest accident risk concentration of an insurance or reinsurance undertaking, for each country, shall be equal to the largest number of persons for which the following conditions are met: — The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons; — The obligations in relation to each of the persons cover at least one of the events set out in the next item; — The persons are working in the same building which is situated in this particular country.

	ITEM	INSTRUCTIONS
		These persons are insured against the following types of event: — Death caused by an accident; — Permanent disability caused by an accident; — Disability that lasts 10 years caused by an accident; — Disability that lasts 12 months caused by an accident; — Medical treatment caused by an accident.
C1320/R3700–R4010, C1330/R3700–R4010, C1340/R3700–R4010, C1350/R3700–R4010, C1360/R3700–R4010	Average sum insured per type of event	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 types. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, 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 types, taking into account the specific guarantees the obligations include.
C1370/R3700–R4010	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each country, arising from the health sub–module concentration accident.
C1410	Other countries to be considered in the Concentration accident	Identify the ISO code of other countries to be considered in the Concentration accident.
C1370/R4020	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub–module concentration accident.
C1370/R4030	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the health sub–module concentration accident relating to the different countries.
C1370/R4040	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub–module concentration accident.
C1380/R3700–R4010	Estimated Risk Mitigation — Countries	For each of the countries identified 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
C1380/R4020	Estimated Risk Mitigation — Total Concentration accident all countries before diversification	Total of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1390/R3700–R4010	Estimated Reinstatement Premiums — Countries	For each of the countries identified the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1390/R4020	Estimated Reinstatement Premiums — Total Concentration accident all countries before diversification	Total of the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1400/R3700–R4010	Catastrophe Risk Charge after risk mitigation — Countries	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.
C1400/R4020	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification	The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub–module concentration accident.
C1400/R4030	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub–module concentration accident risks relating to the different countries.
C1400/R4040	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement after risk mitigation for the health sub–module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020.

Health catastrophe risk — Pandemic

C1440/R4100–R4410	Medical expense — Number of insured persons — Countries	The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified, which meet the following conditions: — The insured persons are inhabitants of this particular country; — The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease.

	ITEM	INSTRUCTIONS
		These insured persons may claim benefits for the following healthcare utilisation: — Hospitalisation; — Consultation with a medical practitioner; — No formal medical care sought.
C1450/R4100–R4410, C1470/R4100–R4410, C1490/R4100–R4410	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, in the event of a pandemic, for each of the countries identified.
C1460/R4100–R4410, C1480/R4100–R4410, C1500/R4100–R4410	Medical expense — Ratio of insured persons using type of healthcare — Countries	The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified.
C1510/R4100–R4410	Catastrophe Risk Charge before risk mitigation — Countries	Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub–module pandemic.
C1550	Other countries to be considered in the Pandemic	Identify the ISO code of other countries to be considered in the Concentration accident.
C1420/R4420	Income protection — Number of insured persons — Total Pandemic all countries	Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
C1430/R4420	Income protection — Total pandemic exposure — Total Pandemic all countries	The total of all income protection pandemic exposure for all countries identified 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.
C1510/R4420	Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries	This is the total capital requirement before risk mitigation for the health sub–module pandemic for all countries identified.

	ITEM	INSTRUCTIONS
C1520/R4420	Estimated Risk Mitigation — Total Pandemic all countries	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 for all countries identified.
C1530/R4420	Estimated Reinstatement Premiums — Total Pandemic all countries	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.
C1540/R4420	Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries	The total capital requirement after risk mitigation for the health sub–module pandemic for all countries identified.

S.28.01 — Minimum Capital Requirement — Only life or only non–life insurance or reinsurance activity

General comments:

This section relates to opening, quarterly and annual submission of information for individual entities.

In particular, S.28.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non–life insurance activity. These undertakings shall submit S.28.02 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear formula component for non–life insurance and reinsurance obligations — MCR_{NL} Result	This is the linear formula component for non–life insurance and reinsurance obligations calculated in accordance with Article 250 of Delegated Regulation (EU) 2015/35.
C0020/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.

	ITEM	INSTRUCTIONS
C0030/R0020	Medical expense insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.

	ITEM	INSTRUCTIONS
C0030/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0090	General liability insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0090	General liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.

	ITEM	INSTRUCTIONS
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0120	Assistance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for assistance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0120	Assistance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for assistance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0140	Non–proportional health reinsurance — net (of reinsurance/SPV) and best estimate TP calculated as a whole	These are 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.
C0030/R0140	Non–proportional health reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.

	ITEM	INSTRUCTIONS
C0020/R0150	Non–proportional casualty reinsurance — net (of reinsurance/SPV) and best estimate TP calculated as a whole	These are 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.
C0030/R0150	Non–proportional casualty reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0160	Non–proportional marine, aviation and transport reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0160	Non–proportional marine, aviation and transport reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0020/R0170	Non–proportional property reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0030/R0170	Non–proportional property reinsurance — net (of reinsurance) written premiums in the last 12 months	These are 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.
C0040/R0200	Linear formula component for life insurance and reinsurance obligations — MCR_L Result	This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with Article 251 of Delegated Regulation (EU) 2015/35.
C0050/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.

	ITEM	INSTRUCTIONS
C0050/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin in 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.
C0050/R0230	Index–linked and unit–linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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.
C0050/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are 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 SPVs, with a floor equal to zero. Annuities related to non–life contracts shall be reported here.
C0060/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk	These are the total 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.
C0070/R0300	Overall MCR calculation — 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 linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.
C0070/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula.
C0070/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add–on in accordance with Art 129 (3) of the Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
C0070/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add–on in accordance with Art 129 (3) of the Directive 2009/138/EC.
C0070/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35.
C0070/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in Art 129(1) d of Directive 2009/138/EC.
C0070/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35.

S.28.02 — Minimum Capital Requirement — Both life and non–life insurance activity

General comments:

This section relates to opening, quarterly and annual submission of information for individual entities.

In particular, S.28.02 is to be submitted by insurance undertakings engaged in both life and non–life insurance activity. Insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non–life insurance activity shall submit S.28.01 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,NL)}$ result — non-life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.
C0020/R0010	Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,L)}$ result	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0030/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for medical expense 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.
C0040/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for medical expense 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.
C0050/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for medical expense 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.
C0060/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for medical expense 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.
C0030/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for income protection 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.
C0040/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for income protections 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.
C0050/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for income protection 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.

	ITEM	INSTRUCTIONS
C0060/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for income protections 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.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for workers' compensation 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.
C0040/R0040	Workers' compensation insurance and proportional reinsurance- Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for workers' compensations 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.
C0050/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for workers' compensation 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.
C0060/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for workers' compensations 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.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.

	ITEM	INSTRUCTIONS
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.

	ITEM	INSTRUCTIONS
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.

	ITEM	INSTRUCTIONS
C0030/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.

	ITEM	INSTRUCTIONS
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.

	ITEM	INSTRUCTIONS
C0050/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.

	ITEM	INSTRUCTIONS
C0040/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.

	ITEM	INSTRUCTIONS
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0060/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0030/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0040/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are 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.
C0050/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.

	ITEM	INSTRUCTIONS
C0060/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are 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.
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,NL)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,L)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.
C0090/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.

	ITEM	INSTRUCTIONS
C0110/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are 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.
C0110/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are 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.

	ITEM	INSTRUCTIONS
C0100/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — non-life activities	This is the total 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 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.
C0120/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — life activities	This is the total 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 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.
C0130/R0300	Overall MCR calculation — 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 linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.
C0130/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with Article 129(3) of the Directive 2009/138/EC.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in Article 129(1)d of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35.
C0140/R0500	Notional non-life and life MCR calculation — Notional linear MCR — non-life activities	This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35.
C0150/R0500	Notional non-life and life MCR calculation — Notional linear MCR -life activities	This is calculated in accordance with Article 252 (9) of Delegated Regulation (EU) 2015/35.
C0140/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) — non-life activities	This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0150/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) -life activities	This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0140/R0520	Notional non-life and life MCR calculation — Notional MCR cap — non-life activities	This is calculated as 45 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.
C0150/R0520	Notional non-life and life MCR calculation — Notional MCR cap -life activities	This is calculated as 45 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.
C0140/R0530	Notional non-life and life MCR calculation — Notional MCR floor — non-life activities	This is calculated as 25 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
C0150/R0530	Notional non-life and life MCR calculation — Notional MCR floor -life activities	This is calculated as 25 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.
C0140/R0540	Notional non-life and life MCR calculation — Notional Combined MCR — non-life activities	This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35.
C0150/R0540	Notional non-life and life MCR calculation — Notional Combined MCR -life activities	This is calculated in accordance with Article 252 (8) of Delegated Regulation (EU) 2015/35.
C0140/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — non-life activities	This is the amount defined in Article 129(1)(d)(i) of Directive 2009/138/EC.
C0150/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities	This is the amount defined in Article 129(1)(d)(ii) Directive 2009/138/EC.
C0140/R0560	Notional non-life and life MCR calculation — Notional MCR — non-life activities	This is the notional non-life MCR calculated in accordance with Article 252 (2) of Delegated Regulation (EU) 2015/35.
C0150/R0560	Notional non-life and life MCR calculation — Notional MCR — life activities	This is the notional life MCR calculated in accordance with Article 252 (7) of Delegated Regulation (EU) 2015/35.

S.29.01 — Excess of Assets over Liabilities

General comments:

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

This template, together with S.29.02 to S.29.04, explains the variation of Excess of Assets over Liabilities by reconciling the different sources of movements (please see the five main sources in b) below). In these templates, creation of value needs to be reported (such as income from investments).

The content of this template covers:

a) A presentation of all variations in Basic Own fund items during the reporting period. It isolates the variation of the Excess of Assets over Liabilities as part of this total variation. This first analysis is entirely performed based on information also reported in template S.23.01 (year N and N–1).

b) A summary of the 5 main sources affecting the variation of the Excess of Assets over Liabilities between the prior and the last reporting periods (cells C0030/R0190 to C0030/R0250):

— The variation related to investments and financial liabilities — detailed in template S.29.02,

— The variation related to technical provisions — detailed in templates S.29.03 and S.29.04,

— The variation of 'pure' capital items, which is not directly influenced by the business carried on (e.g., variations in ordinary shares numbers and values); these variations are analysed in detail within template S.23.03;

— Other main variations linked to tax and dividend distribution, namely:

— Variation in Deferred Tax position

— Income Tax of the reporting period

— Dividend distribution

— Other variations not explained elsewhere.

	ITEM	INSTRUCTIONS
C0010/R0010–R0120	Basic Own fund items — Year N	These items do not cover all Basic Own fund items, but only those before adjustments/deductions for: — Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds; — Participations in financial and credit institutions.
C0020/R0010 — R0120	Basic Own fund items — Year N–1	These items do not cover all Basic Own fund items, but only those before adjustments/deductions for: — Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds; — Participations in financial and credit institutions
C0030/R0010–R0120	Basic Own fund items — Variation	Variation between reporting period N and N–1 of own fund items.
C0030/R0130	Excess of assets over liabilities (Variations of Basic Own Funds explained by Variation Analysis Templates)	Variation of excess of assets over liabilities. This item is further assessed in rows R0190 to R0250 and then in templates S.29.02 to S.29.04. Excess of assets over liabilities shall be considered before deductions for Participations in financial and credit institutions.
C0030/R0140	Own shares	Variation of own shares included as assets on the balance sheet.
C0030/R0150	Foreseeable dividends, distributions and charges	Variation of foreseeable dividends, distributions and charges.

	ITEM	INSTRUCTIONS
C0030/R0160	Other basic own fund items	Variation of other basic own fund items.
C0030/R0170	Restricted own fund items due to ring fencing and matching	Variation of restricted own fund items due to ring fencing and matching.
C0030/R0180	Total variation of Reconciliation Reserve	Total variation of Reconciliation Reserve.
C0030/R0190	Variations due to investments and financial liabilities	Variations in the Excess of assets over liabilities explained by variations in investments and financial liabilities (for instance variations in value in the period, financial revenues, etc.)
C0030/R0200	Variations due to technical provisions	Variations in the Excess of assets over liabilities explained by variations in technical provisions (for instance provision reversals or new earned premiums, etc.).
C0030/R0210	Variations in capital basic own fund items and other items approved	This amount explains the part of the variation of Excess of Assets over Liabilities due to movements in 'pure' capital items, such as Ordinary share capital (gross of own shares), Preference shares, Surplus funds.
C0030/R0220	Variations in Deferred Tax position	Variations in the Excess of assets over liabilities explained by variation of deferred tax assets and deferred tax liabilities
C0030/R0230	Income tax of the reporting period	Amount of corporate tax of the reporting period, as stated in the financial statements of the reporting period.
C0030/R0240	Dividend distribution	Amount of dividend distributed during the reporting period, as stated in the financial statements of the reporting period.
C0030/R0250	Other variations in Excess of Assets over Liabilities	The remaining variations in the excess of assets over liabilities.

S.29.02 — Excess of Assets over Liabilities — explained by investments and financial liabilities

General comments:

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

This template focuses on changes in the Excess of Assets over Liabilities due to investments and financial liabilities.

The scope of this template:

i. Includes liabilities position of derivatives (as investments);

ii. Includes Own shares;

iii. Includes Financial liabilities (comprising subordinated liabilities);

iv. Excludes assets held for unit–linked and index–linked funds;

v. Excludes property held for own use.

For all these items, the template covers the investments held at closing date of the prior reporting period (N–1) and the investments acquired/issued during the reporting period (N).

With regards to assets held for unit linked and index linked funds, the adjustment on basic own funds related to valuation is taken into account in template S.29.03.

The difference between template S.29.02 (last table) and information in template S.09.01 is the inclusion of the revenue from own shares and the exclusion of unit linked. The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to investments, considering:

i. Movements in valuation with an impact on the Excess of Assets over Liabilities (e.g. realised gains and losses from sales, but also valuation differences);

ii. Revenues triggered by investments;

iii. Expenses related to investments (including interest charges on financial liabilities.).

	ITEM	INSTRUCTIONS
C0010/R0010	Valuation movements on investments	Valuation movements on investments, including: — For those assets kept in the portfolio, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the Year (N–1); — For those investments divested between the two reporting periods (including where an asset was acquired during the reporting period), the difference between the selling price and the Solvency II value as at the last reporting period (or, in case of investments acquired during the period, the acquisition cost value); — For those assets acquired during the reporting period and still held at the end of the reporting period, the difference between the closing Solvency II value and the acquisition cost/value. It shall include amounts relative to derivatives regardless of derivatives being an asset or a liability. It shall not include amounts reported in 'Investment revenues — R0040' and 'Investments expenses including Interest charges on subordinated and financial liabilities — R0050'.
C0010/R0020	Valuation movements on own shares	Same as for cell C0010/R0010, but for own shares.
C0010/R0030	Valuation movements on financial liabilities and subordinated liabilities	Valuation movements on financial liabilities and subordinated liabilities, including: — For those financial and subordinated liabilities issued prior to the reporting period and not redeemed, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the reporting period (N–1); — For those financial and subordinated liabilities redeemed between the reporting period, the difference between the redemption price and the Solvency II value as at the end of the last reporting period; — For those financial and subordinated liabilities issued during the reporting period and not redeemed during the period, the difference between the closing Solvency II value and issuance price.

	ITEM	INSTRUCTIONS
C0010/R0040	Investment Revenues	Includes dividends, interests, rents and other revenues, due to investments within scope of this template.
C0010/R0050	Investments expenses including interest charges on subordinated and financial liabilities	Investments expenses including interest charges on subordinated and financial liabilities, including: — Investment management expenses — related to 'Investments (other than assets held for index–linked and unit–linked contracts)' and to 'Own shares'; — Interest charges on financial and subordinated liabilities related to 'Financial liabilities other than debts owed to credit institutions' as well as 'Debts owed to credit institutions' and 'Subordinated liabilities'. Those expenses and charges correspond to the ones recorded and recognised on an accrual basis at the end of the period.
C0010/R0060	Variation in Excess of Assets over Liabilities explained by investments and financial liabilities management	Total of variation in Excess of Assets over Liabilities explained by investments and financial liabilities management.
C0010/R0070	Dividends	Amount of dividends earned over the reporting period, excluding any dividends from assets held for unit–linked and index–linked funds, or property held for own use). The same definition as in S.09.01 shall apply (except for the scope of investments to consider).
C0010/R0080	Interests	Amount of interest earned over the reporting period excluding any interests from assets held for unit–linked and index–linked funds, or property held for own use). The same definition as in S.09.01 shall apply (except for the scope of investments to consider).
C0010/R0090	Rents	Amount of rent earned over the reporting period excluding any rent from Assets held for unit–linked and index–linked funds, or property held for own use). The same definition as in S.09.01 shall apply (except for the scope of investments to consider).
C0010/R0100	Other	Amount of other investments income received and accrued at the end of the reporting year. Applicable to other investment income not considered in cells C0010/R0070, C0010/R0080 and C0010/R0090, such as securities lending fees, commitment fees etc, excluding the ones from assets held for unit–linked & index–linked funds, or property held for own use).

S.29.03 — Excess of Assets over Liabilities — explained by technical provisions

General comments:

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

This template focuses on changes in the Excess of Assets over Liabilities due to technical provisions (TP). The scope of technical provisions includes risks captured through Best Estimate (BE) and Risk margin, and those captured through TP calculated as a whole.

As regards the order of calculation in the table 'breakdown of Variation in Best Estimate', presentation of the order is not deemed prescriptive as to the order in which the calculation is performed, as long as the content of the different cells indeed reflect the purpose and definition of these cells.

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

The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to technical provisions, considering:

— Changes in TP captions;

— Changes in technical flows of the period;

— A detailed breakdown of the variation of Best Estimate — gross of reinsurance by sources of changes (such as new business, changes in assumptions, experience, etc.).

	ITEM	INSTRUCTIONS
Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Gross of reinsurance		
C0010–C0020/ R0010	Opening Best Estimate	Amount of Best Estimate — gross of reinsurance — as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.
C0010–C0020/ R0020	Exceptional elements triggering restating of opening Best Estimate	Amount of adjustment to opening Best Estimate due to elements, other than changes in perimeter that led to restate the opening BE. Shall essentially concern changes in models (in case models are used) for correction of the model and other modifications. It shall not concern changes in assumptions. These cells are expected to be mostly applicable for Life business.
C0010–C0020/ R0030	Changes in perimeter	Amount of adjustment to opening Best Estimate related to changes in perimeter of the portfolio like sales of (part of) portfolio and purchases. This could also concern changes of perimeter due to liabilities evolving to annuities stemming from Non–Life obligations (triggering some changes from Non–Life to Life).

	ITEM	INSTRUCTIONS
C0010–C0020/ R0040	Foreign exchange variation	Amount of adjustment to opening Best Estimate related to foreign exchange variation during the period. In this case the foreign exchange variation is actually meant to be applied to contracts which are taken out in currencies different from the balance sheet currency. For the calculation, the cash–flows of these contracts contained in the opening Best Estimate are simply converted due to the exchange variation. This item does not address the impact on the cash–flows of the insurance portfolio induced by re–valuation of year N–1 assets due to foreign exchange variation during year N.
C0010–C0020/ R0050	Best Estimate on risks accepted during the period	It represents present expected future cash flows (gross of reinsurance) included in Best Estimate and related to risks accepted during the period. This shall be considered at the closing date (and not at the actual date of inception of the risks), i.e. this shall form part of the Best Estimate at closing date. The scope of cash flows refers to Article 77 of Directive 2009/138/EC.
C0010–C0020/ R0060	Variation of Best Estimate due to unwinding of discount rate — risks accepted prior to period	The variation of Best Estimate captured here shall only relate to the unwinding of discount rates, and does not take into account other parameters such as changes in assumptions or discount rates, experience adjustment, etc. The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N–1 again but using the shifted interest rate term structure In order to isolate this strict scope of variation, the calculation may be as follows: — Consider Opening Best Estimate including the adjustment to opening Best Estimate (cells C0010/R0010 to R0040); — Based on this figure, run the calculation of the unwinding of discount rates.
C0010–C0020/ R0070	Variation of Best Estimate due to year N projected in and out flows — risks accepted prior to period	Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year. A neutralisation adjustment shall be performed. In order to isolate this adjustment, the calculation may be as follows: — Consider Opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cells C0010/R0020 to R0040) — Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered — This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) — and be filled in cell C0010/ R0070 and C0020/R0070.
C0010–C0020/ R0080	Variation of Best Estimate due to experience — risks accepted prior to period	The variation of Best Estimate captured here shall strictly relate to the strict realisation of cash flows when compared to the cash flows that were projected.

	ITEM	INSTRUCTIONS
		For calculation purposes, and in case of non–availability of information of realised cash flows, the variation due to experience may be calculated as the difference between realised technical flows and projected cash–flow. Realised technical flows refer to those reported under Solvency II principles i.e. premiums effectively written, claims effectively paid and expenses effectively recorded.
C0010–C0020/ R0090	Variation of Best Estimate due to changes in non–economic assumptions — risks accepted prior to period	It mainly refers to changes in RBNS not driven by realised technical flows (e.g. revision on a case by case basis of the amount of IBNR) and changes assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non–economic assumptions. In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows: — Consider the opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding, of year N projected cash–flows and (C0010/ R0060 to R0080 and C0020/R0060 to R0080 respectively); — Based on this figure, run calculations with new assumptions not related to discount rates — that applied at year end N (if any) This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case–by–case revision of RBNS, which would thus have to be added. For Non–Life, cases can be expected where these changes cannot be discerned separately from changes due to experience (C0020/R0080). In such cases, report the total figure under C0020/R0080.
C0010–C0020/ R0100	Variation of Best Estimate due to changes in economic environment — risks accepted prior to period	It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e.g. reduction of future discretionary benefits ('FDB')) and changes in discount rates. For non–life (C0020/R0100), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0020/R0080. In order to isolate this strict scope of variation, the calculation may be as follows: — Consider the opening Best Estimate including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding, of year N projected cash–flows and experience (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively, or alternatively, C0010/R0060 to R0090 and C0020/R0060 to R0090 respectively) — Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any). This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.

	ITEM	INSTRUCTIONS
C0010–C0020/ R0110	Other changes not elsewhere explained	Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100 (for Life) or C0020/R0010 to R0100 (Non–Life).
C0010–C0020/ R0120	Closing Best Estimate — gross of reinsurance	Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation. These cells might be nil (if no UWY approach is used), or might total the closing Best Estimate figure in the Balance Sheet if no accident Year approach (AY) is used.

Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Reinsurance recoverables

C0030–C0040/ R0130	Opening Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.
C0030–C0040/ R0140	Closing Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.

Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable — Gross of reinsurance

C0050–C0060/ R0150	Opening Best Estimate	Amount of Best Estimate — gross of reinsurance — as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.
C0050–C0060/ R0160	Exceptional elements triggering restating of opening Best Estimate	Same as for C0010 and C0020/R0020
C0050–C0060/ R0170	Changes in perimeter	Same as for C0010 and C0020/R0030
C0050–C0060/ R0180	Foreign exchange variation	Same as for C0010 and C0020/R0040
C0050–C0060/ R0190	Variation of Best Estimate on risk covered after the period	It is expected that these cells mainly concerns Non–Life and refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows: — Identify the part of premiums provisions at Year end (N–1) related to a coverage period starting after the closing Year end N–1; — Have the same considerations and identifications for Premiums Provisions at year end N; — Derive the variation from the two figures.

	ITEM	INSTRUCTIONS
C0050–C0060/ R0200	Variation of Best Estimate on risks covered during the period	It is expected that these cells mainly concerns Non–Life, and refers to the following cases: a) (part of) Premiums Provisions at Year end N–1 which turned to Claims Provisions at year end N because claim has occurred during the period b) claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N–1) Calculation may be as follows: — Identify the part of premiums provisions at Year end (N–1) for which cover had already incepted; — Identify the part of claims provisions at Year end (N) related to risks covered during the period; — Derive the variation from the two figures.
C0050–C0060/ R0210	Variation of Best Estimate due to unwinding of discount rate — risks covered prior to period	The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N–1 again but using the shifted interest rate term structure. In order to isolate this strict scope of variation, the calculation may be as follows: — Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions but including opening adjustments if any (see cells C0050/R0160 to R0180 and C0060/R0160 to R0180; — Based on this figure, run the calculation of the unwinding of discount rates that applied during year N.
C0050–C0060/ R0220	Variation of Best Estimate due to year N projected in and out flows — risks covered prior to period	Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate (related to risks covered prior to period) as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year. A neutralization adjustment has thus to be performed. In order to isolate this adjustment, the calculation may be as follows: — Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions; — Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered; — This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) — and be filled in cell C0050 and C0060/R0220.
C0050–C0060/ R0230	Variation of Best Estimate due to experience risks — covered prior to period	The variation of Best Estimate captured here shall strictly relate to the strict realisation of cash flows when compared to the cash flows that were projected. For calculation purposes, and in case on non–availability of information of realised cash flows, the variation due to experience may be calculated as the difference between realised technical flows and projected cash–flow.

	ITEM	INSTRUCTIONS
C0050–C0060/R0240	Variation of Best Estimate due to changes in non–economic assumptions — risks covered prior to period	It mainly refers to changes in RBNS not driven by realised technical flows (e.g. revision on a case by case basis of the amount of IBNR) and changes assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non–economic assumptions. In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows: — Consider the opening Best Estimate (cell C0050/R0150) including the adjustment to opening Best Estimate (cells C0050/R0160 to R0180) and the impact of unwinding, of year N projected cash–flows and (C0050/R0210 to R0230 and C0060/R0210 to R0230 respectively); — Based on this figure, run calculations with new assumptions not related to discount rates — that applied at year end N (if any); This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case–by–case revision of RBNS, which would thus have to be added. For Non–Life, in cases where these changes cannot be discerned separately from changes due to experience, report the total figure under C0060/R0230.
C0050–C0060/R0250	Variation of Best Estimate due to changes in economic environment — risks covered prior to period	It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e. g. reduction of FDB) and changes in discount rates. For non–life (C0060/R0250), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0060/R0230. In order to isolate this strict scope of variation, the calculation may be as follows: — Consider the opening Best Estimate including the adjustment to opening Best Estimate (cells C0050/R0160 to R0180) and the impact of unwinding, of year N projected cash–flows and experience (C0050/R0210 to R0230 and C0060/R0210 toR0230 respectively, or alternatively, C0050/R0210 to R0240 and C0060/R0210 toR0240, respectively); — Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any). This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.
C0050–C0060/R0260	Other changes not elsewhere explained	Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100 (for Life) or C0020/R0010 to R0100 (Non–Life).
C0050–C0060/R0270	Closing Best Estimate	Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.

	ITEM	INSTRUCTIONS
Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable — reinsurance recoverables		
C0070–C0080/ R0280	Opening Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.
C0070–C0080/ R0290	Closing Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 for which an accident year approach (AY) is used for Best Estimate calculation.
Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralising impact on Assets over Liabilities		
C0090/R0300	Variation in Investments in unit–linked	Amount shall represent the variation, in Balance Sheet, of the Assets held for index–linked and unit–linked funds. It discloses the neutralisation of the assets and liabilities movements due to unit linked products.
Technical flows affecting Technical provisions		
C0100–C0110/ R0310	Premiums written during the period	Amount of written premiums under Solvency II principles and not included in BE, respectively for Life and Non–life.
C0100–C0110/ R0320	Claims and benefits during the period, net of salvages and subrogations	Amount of claims and benefits during the period, net of salvages and subrogations, respectively for Life and Non–life. If amounts are already captured in the best estimate, they shall not be part of this item.
C0100–C0110/ R0330	Expenses (excluding Investment expenses)	Amount of expenses (excluding investment expenses — which are reported under S.29.02), respectively for Life and Non–life. If amounts are already captured in the best estimate, they shall not be part of this item.
C0100–C0110/ R0340	Total technical flows on gross Technical Provisions	Total amount of technical flows affecting gross TP.
C0100–C0110/ R0350	Technical flows related to reinsurance during the period (recoverables received net of premiums paid)	Total amount of technical flows related to reinsurance recoverable during the period, i.e. recoverable received net of premiums, respectively for Life and Non–life.

	ITEM	INSTRUCTIONS
Variation in Excess of Assets over Liabilities explained by Technical provisions		
C0120–C0130/ R0360	Variation in Excess of Assets over Liabilities explained by Technical provisions management — Gross Technical Provisions	This calculation corresponds to the following principle: — consider the variation in BE, RM and TP calculated as a whole; — deduct the variation in unit–linked (C0090/R0300); — add total amount of net technical flows, i.e.: inflows minus outflows (C0100/R0340 for Life and C0110/R0340 for Non–Life). If the amount has a negative impact on Excess of Assets over Liabilities, this shall a negative amount.
C0120–C0130/ R0370	Variation in Excess of Assets over Liabilities explained by Technical provisions management — Reinsurance recoverables	This calculation corresponds to the following principle: — consider the variation in Reinsurance recoverables; — add total amount of net technical flows, i.e.: inflows minus outflows, related to reinsurance during the period. If the amount has a positive impact on Excess of Assets over Liabilities, this shall be a positive amount.

S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions

General comments:

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

This template shall shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period. Applying this definition means that written premiums in the given year are the premiums actually due to be received in that year, regardless of the coverage period. The definition of written premiums is consistent with the definition of 'premium receivables'.

As regards the split per Lines of business for the analysis per period, line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall refer to both direct business and accepted proportional reinsurance.

	ITEM	INSTRUCTIONS
Z0010	Lines of Business	Lines of business for which a split of the analysis per period will be required. The following close list shall be used: 1 — Medical expense insurance including proportional reinsurance 2 — Income protection insurance including proportional reinsurance 3 — Workers' compensation insurance including proportional reinsurance 4 — Motor vehicle liability insurance including proportional reinsurance 5 — Other motor insurance including proportional reinsurance

	ITEM	INSTRUCTIONS
		6 — Marine, aviation and transport insurance including proportional reinsurance 7 — Fire and other damage to property insurance including proportional reinsurance 8 — General liability insurance including proportional reinsurance 9 — Credit and suretyship insurance including proportional reinsurance 10 — Legal expenses insurance including proportional reinsurance 11 — Assistance including proportional reinsurance 12 — Miscellaneous financial loss including proportional reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 37 — Life (including lines of business 29 to 34, as defined in Annex I to Delegated Regulation (EU) 2015/35) 38 — Health SLT (including lines of business 35 and 36)

Detailed analysis per period — Technical flows versus Technical provisions — UWY

Risks accepted during period

C0010/R0010	Written premiums underwritten during period	Part of the written premiums during the period that corresponds to contracts underwritten during the year. Allocation keys may be used to identify this part of the total written premiums under Solvency II affected to contracts underwritten during the year.
C0010/R0020	Claims and benefits — net of salvages and subrogations recovered	Part of the claims and benefits, net of salvages and subrogations during the period that corresponds to risks accepted during the period. Allocation keys may be used to identify this part of the total claims, as long as this reconciles at the end to total claims and benefits net of salvages and subrogations as reported in C0100/R0320 from S.29.03 and C0110/R0320 from S.29.03.
C0010/R0030	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks accepted during the period. Allocation keys may be used to identify this part of the total expenses, as long as this reconciles at the end to total expenses as reported in C0100/R0330 from template S.29.03 plus C0110/R0330 from template S.29.03.
C0010/R0040	Variation of Best Estimate	Corresponds to the variation of Best Estimate for risk accepted during the period.

	ITEM	INSTRUCTIONS
C0010/R0050	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks accepted during period. Allocation keys may be used to identify this part of the total variation of TP calculated as a whole, as long as this reconciles at the end to total.
C0010/R0060	Adjustment of valuation of Assets held for unit–linked funds	The adjustment refers to assets held for unit–linked funds, whether captured through BE or through TP calculated as a whole. The split of these assets between those referring to risks accepted during/prior to period is expected to be very complex. Allocation keys may be used to identify this part of the total adjustment due to unit–linked, as long as this reconciles at the end. This item is added to the premiums and intends to eliminate the impact from unit–linked funds. It shall be reported as positive value if it reflects a positive difference between year N and N–1.
C0010/R0070	Total	Total impact from risks accepted during period — gross of reinsurance).

Risks accepted prior to period

C0020/R0010	Written premiums on contract underwritten during period	Part of the written premiums during the period that corresponds to contracts underwritten prior to period. See instructions on C0010/R0010.
C0020/R0020	Claims and benefits — net of salvages and subrogations recovered	Part of the claims and benefits, net of salvages and subrogations during the period that corresponds to risks accepted prior to period. See instructions on C0010/R0020.
C0020/R0030	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks accepted prior to period. See instructions on C0010/R0030.
C0020/R0040	Variation of BE due to year N projected in and out flows	Variation of BE due to year N projected in and out flows — risks accepted prior to period (gross of reinsurance) Total for all reported line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall correspond to the sum of cells C0010/R0070 from template S.29.03 and C0020/R0070 from template S.29.03.
C0020/R0050	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks accepted prior to period. See instructions on C0010/R0050.
C0020/R0060	Adjustment of valuation of Assets held for unit–linked funds	See instructions on C0010/R0060.

	ITEM	INSTRUCTIONS
C0020/R0070	Total	Total of changes related to risks accepted to prior, gross of reinsurance.

Detailed analysis per period — Technical flows versus Technical provisions — AY

Risks covered after the period

C0030/R0080	Premiums earned/ to be earned	Corresponds to part of premiums related to risks covered after the period, i.e. premiums to be earned after the period. In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.
C0030/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered after the period (theoretically at nil). See instructions on C0010/R0020.
C0030/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered after the period. See instructions on C0010/R0030.
C0030/R0110	Variation of Best Estimate	This variation of BE shall correspond to the sum of cells C0050/R0190 from template S.29.03 and C0060/R0190 from template S.29.03. The amount refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows: — identify Premiums Provisions at year end N — identify, if any, the part of premiums provisions at Year end (N–1) for which cover had not yet incepted before closing Year end N –1 (i.e in case of premiums provisions in relation to obligations on more than one future reporting period) In case Premiums Provisions at year end (N–1) includes amount for which claims occurred during year N, this amount shall not be considered in Variation of BE on risks covered after the period, but, instead in Variation of BE on risks covered during the period, as this provision turned to Claims provisions.
C0030/R0120	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks covered after the period. See instructions on C0010/R0050.
C0030/R0130	Adjustment of valuation of Assets held for unit–linked funds	This cell is deemed not applicable for Non–Life See instructions on C0010/R0060.
C0030/R0140	Total	Total changes related to risks covered after the period, gross of reinsurance.

	ITEM	INSTRUCTIONS
Risks covered during the period		
C0040/R0080	Premiums earned/to be earned	Corresponds to part of premiums related to risks covered during the period, i.e. earned premiums under Solvency II principles. In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.
C0040/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered during the period. See instructions on C0010/R0020.
C0040/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered during the period. See instructions on C0010/R0030.
C0040/R0110	Variation of Best Estimate	Amount of the variation of best estimate for the risks covered during the period. For risks covered during the period: this variation of BE shall correspond to the sum of cells C0050/R0200 from template S.29.03 and C0060/R0200 from template S.29.03. The amount refers to the following cases: a) Premiums Provisions at Year end N–1 which turned to Claims Provisions at year end N because claim has occurred during the period b) Claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N–1) Calculation may be as follows: — Identify the part of premiums provisions at Year end (N–1) for which cover had already incepted in year N — Identify the part of claims provisions at Year end (N) related to risks covered during the period
C0040/R0120	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks covered during period. See instructions on C0010/R0050.
C0040/R0130	Adjustment of valuation of Assets held for unit–linked funds	This cell is deemed not applicable for Non–Life See instructions on C0010/R0060.
C0040/R0140	Total	Total changes related to risks covered during period, gross of reinsurance.
Risks covered prior to period		
C0050/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered prior to the period. See instructions on C0010/R0020.

	ITEM	INSTRUCTIONS
C0050/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered prior to the period. See instructions on C0010/R0030.
C0050/R0110	Variation of Best Estimate due to year N projected in and out flows	For risks covered prior to period corresponds to year N projected in and out technical flows for risks accepted prior to period.
C0050/R0120	Variation of Technical Provisions as a whole	Part of technical provisions as a whole corresponding to risks covered prior to period. See comment on C0010/R0050
C0050/R0130	Adjustment of valuation of Assets held for unit–linked funds	This cell is deemed not applicable for Non–Life See instructions on C0010/R0060.
C0050/R0140	Total	Total changes related to risks covered prior to period, gross of reinsurance.

S.30.01 — Facultative covers for non–life and life business basic data

General comments:

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

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non–life and life insurance and reinsurance undertakings with information on facultative covers in the next reporting year, covering information on the 10 most important risks in terms of reinsured exposure for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 (e.g. in cases where the risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis). Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

There shall be one separate template for each line of business. For each line of business, a selection must be made of the 10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis. Furthermore, each underwriting risk shall have a unique code specified by the 'risk identification code'.

This template is prospective (to be in line with S.30.03) for the selected largest 10 facultative covers that have not yet expired at the start of the next reporting year whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re–submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various relevant line of business if they are ranked within the 10 biggest risks of the same line of business.

	ITEM	INSTRUCTIONS
Facultative covers non–life		
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance
C0020	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.

	ITEM	INSTRUCTIONS
C0030	Risk identification code	For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non–life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the next reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.
C0040	Facultative reinsurance placement identification code	Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.
C0050	Finite reinsurance or similar arrangements	Identification of the reinsurance contract. The following closed list shall be used: 1 — Non–traditional or Finite RE (if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism) 2 — Other than non–traditional or Finite RE In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.
C0060	Proportional	Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used: 1 — Proportional reinsurance 2 — Non–proportional reinsurance
C0070	Identification of the company/person to which the risk relates	If the risk relates to a company identify the name of the company to whom the risk relates. If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.
C0080	Description risk	The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured.
C0090	Description risk category covered	Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement. The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' is not based on Directive 2008/138/EC or Delegated Regulation (EU) 2015/35/EC terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).

	ITEM	INSTRUCTIONS
C0100	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0110	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific cover. In case the cover conditions remain unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.
C0120	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.
C0130	Sum insured	The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk. Where the facultative cover provides for a number of exposures/risks across the country the aggregate policy limits shall be specified. If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.
C0140	Type of underwriting model	Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used: 1 — Sum Insured the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable 2 — Maximum Possible Loss loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance. 3 — Probable Maximum Loss defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers 4 — Estimated Maximum Loss loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.

	ITEM	INSTRUCTIONS
		5 — Other other possible underwriting models used. The type of 'other' underwriting model applied must be explained in the Regular Supervisory Report Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 'Fire and other damage to property insurance', similar definitions might be in place for other lines of business.
C0150	Amount underwriting model	Maximum loss amount of the underwriting risk which is the result of the underwriting model used.
C0160	Sum reinsured on a facultative basis, with all reinsurers	The sum reinsured on a facultative basis is part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0130 and reflects the maximum liability (100 %) for the facultative reinsurers.
C0170	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to reinsurers for their share.
C0180	Facultative reinsurance commission	Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash–flows into the reporting insurer due from the reinsurer.

Facultative covers life

Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance
C0190	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.

	ITEM	INSTRUCTIONS
C0200	Risk identification code	For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.
C0210	Facultative reinsurance placement identification code	Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.
C0220	Finite reinsurance or similar arrangements	One of the options in the following closed list shall be used: 1 — Non–traditional or Finite RE (if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism) 2 — Other than non–traditional or Finite RE
C0230	Proportional	Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used: 1 — Proportional reinsurance 2 — Non–proportional reinsurance
C0240	Identification of the company/person to which the risk relates	If the risk relates to a company identify the name of the company to whom the risk relates If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.
C0250	Description risk category covered	Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement. The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Solvency II Directive terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0260	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0270	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific cover.

	ITEM	INSTRUCTIONS
C0280	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts of this record must be expressed in this currency.
C0290	Sum Insured	The amount that the life insurer pays out to the beneficiary. If the risk is co–insured with other life insurers, the insured capital payable by the reporting life insurer has to be reported here.
C0300	Capital at risk	The capital at risk, as defined in Delegated Regulation (EU) 2015/35/EC. If the risk is co–insured with other life insurers, the risk capital relating to the life insurer's amount share in the insured capital has to be reported here.
C0310	Sum reinsured on a facultative basis, with all reinsurers	The sum reinsured on a facultative basis is that part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0310 and reflects the maximum liability (100 %) for the facultative reinsurers.
C0320	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to the reinsurers for their share.
C0330	Facultative reinsurance commission	Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash–flows into the reporting insurer due from the reinsurer.

S.30.02 — Facultative covers for non–life and life business shares data

General comments:

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

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non–life and life insurance and reinsurance undertakings with information on shares of reinsurers of facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, (e.g. in cases where the risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis). Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

There shall be one separate template for each line of business. For each line of business, a selection must be made of the 10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis. Furthermore, each underwriting risk shall have a unique code specified by the 'risk identification code'. Each chosen risk shall be separated to get unique conditions for a contract in a single line.

This template is prospective (to be in line with S.30.03) for the selected largest 10 facultative covers whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re–submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various relevant lines of business if they are ranked within the 10 biggest risks of the same line of business.

This template shall be filled in for each reinsurer that accepted the facultative cover.

	ITEM	INSTRUCTIONS
Facultative covers non–life		
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance

	ITEM	INSTRUCTIONS
C0020	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.
C0030	Risk identification Code	For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non–life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.
C0040	Facultative reinsurance Placement identification code	Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.
C0050	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking
C0060	Type of code reinsurer	Identification of the code used in item 'Code reinsurer' The following closed list shall be used: 1 — LEI 2 — Specific code
C0070	Code broker	Identification code of the broker by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking If more than one broker was involved in the reinsurance placement only the dominant main broker is required.
C0080	Type of code broker	Identification of the code used in item 'Code broker': 1 — LEI 2 — Specific code
C0090	Activity code broker	Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated be a ',': — Intermediary for placement — Underwriting on behalf of — Financial services
C0100	Share reinsurer (%)	Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0160 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic. The percentage shall be reported as a decimal.

	ITEM	INSTRUCTIONS
C0110	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.
C0120	Sum reinsured to facultative reinsurer	The sum reinsured on a facultative basis with the reinsurer.
C0130	Facultative ceded reinsurance premium	Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.
C0140	Annotations	Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisor.

Facultative covers life

Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance
C0150	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.
C0160	Risk identification code	For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.
C0170	Facultative reinsurance placement identification code	A sequential number which is unique for the risk, assigned to each facultative reinsurance placement by the undertaking.

	ITEM	INSTRUCTIONS
C0180	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.
C0190	Type of code reinsurer	Identification of the code used in item 'Code reinsurer' The following closed list shall be used: 1 — LEI 2 — Specific code
C0200	Code broker	Identification code of the broker by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code. If more than one broker was involved in the reinsurance placement only the dominant broker is required.
C0210	Type of code broker	Identification of the code used in item 'Code broker': 1 — LEI 2 — Specific code
C0220	Activity code broker	Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated be a ',': — Intermediary for placement — Underwriting on behalf of — Financial services
C0230	Share reinsurer (%)	Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0310 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic. The percentage shall be reported as a decimal.
C0240	Currency	Identify ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.
C0250	Sum reinsured to facultative reinsurer	The sum reinsured on a facultative basis with the reinsurer.
C0260	Facultative ceded reinsurance premium	Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.

	ITEM	INSTRUCTIONS
C0270	Annotations	Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisor.

Information on reinsurers and brokers

C0280	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.
C0290	Type of code reinsurer	Identification of the code used in item 'Code reinsurer' The following closed list shall be used: 1 — LEI 2 — Specific code
C0300	Legal name reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk–carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries. In case of pooling arrangements, the name of the Pool (or pool manager) can be filled only if the Pool is a legal entity.
C0310	Type of reinsurer	Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used: 1 — Direct Life insurer 2 — Direct Non–life insurer 3 — Direct Composite insurer 4 — Captive insurance undertaking 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group) 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group) 7 — Captive reinsurance undertaking 8 — Special purpose vehicle 9 — Pool entity (where more than one insurance or reinsurance undertakings are involved) 10 — State pool

	ITEM	INSTRUCTIONS
C0320	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.
C0330	External rating assessment by nominated ECAI	Rating of the reinsurer at the reporting reference date issued by the nominated credit assessment institution (ECAI).
C0340	Nominated ECAI	Identify the credit assessment institution (ECAI) giving the external rating.
C0350	Credit quality step	Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.
C0360	Internal rating	Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0370	Code broker	Identification code of the broker by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.
C0380	Type of code broker	Identification of the code used in item 'Code broker': 1 — LEI 2 — Specific code
C0390	Legal name broker	Statutory name of the broker.

S.30.03 — Outgoing Reinsurance Program basic data

General comments:

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

This template is relevant to insurance and reinsurance undertakings with an outgoing reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re–submitted when adequate.

	ITEM	INSTRUCTIONS
C0010	Reinsurance program code	Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.
C0020	Treaty identification code	Treaty identification code that identifies the treaty exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.

	ITEM	INSTRUCTIONS
C0030	Progressive section number in treaty	The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections.
C0040	Progressive number of surplus/layer in program	The progressive surplus/layer number, when the treaty is part of a wider program.
C0050	Quantity of surplus/ layers in program	The total number of surpluses or layers in the same program which includes the treaty which is being reported.
C0060	Finite reinsurance or similar arrangements	Identification of the reinsurance contract. The following closed list shall be used: 1 — Non–traditional or Finite RE (if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism) 2 — Other than non–traditional or Finite RE In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.
C0070	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance

	ITEM	INSTRUCTIONS
		16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance 37 — Multiline (as defined hereunder) Additional remarks: 1) Where the reinsurance treaty provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty (such as deductibles and reinstatements), with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. 2) Where the term of the cover do not differ by line of business only the dominant (based on the Gross Estimated Treaty Premium Income) Solvency II line of business is required. 3) Multiyear treaties with fixed conditions can be expressed by the columns used for the validity period.

	ITEM	INSTRUCTIONS
C0080	Description risk category covered	Description of the main scope of the treaty cover. This is referred to the main portfolio which is the scope of the treaty and normally is part of the treaty description (e.g. 'Industrial property' or 'Director and officers liability'. Undertakings can also include a description referring which business unit the risk was accepted in case this has led to different treaty conditions (e.g. 'Distribution label A'). The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0090	Type of reinsurance treaty	Code of the type of reinsurance treaty. One of the options in the following list shall be used: 1 — quota share 2 — variable quota share 3 — surplus 4 — excess of loss (per event and per risk) 5 — excess of loss (per risk) 6 — excess of loss (per event) 7 — excess of loss 'back–up' (protection against follow–on events which certain catastrophes can cause such as flooding or fire) 8 — excess of loss with basis risk 9 — reinstatement cover 10 — aggregate excess of loss 11 — unlimited excess of loss 12 — stop loss 13 — other proportional treaties 14 — other non–proportional treaties Other proportional treaties (code 13) and Other non–proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.
C0100	Inclusion of catastrophic reinsurance cover	Identification of the including of catastrophic guarantees. Depending on whether the listed catastrophe risks are protected under reinsurance covers, one or a combination (separated by ',') of the following codes has to be used: 1 — cover excludes all catastrophic guarantees 2 — earthquake, volcanic eruption, tidal wave etc. are covered 3 — flood is covered 4 — hurricane, windstorm, etc. are covered 5 — other risks such as freeze, hail, strong wind are covered 6 — terrorism is covered 7 — SRCC (strikes, riots, civil commotion), sabotage, popular uprising are covered 8 — all the above mentioned risks are covered 9 — risks not otherwise included in the listed items are covered

	ITEM	INSTRUCTIONS
C0110	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific reinsurance treaty.
C0120	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific reinsurance treaty. In case the treaty conditions remains unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.
C0130	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the reinsurance treaty. All the amounts must be expressed in this currency for the specific cover, unless otherwise required by the national supervisory authority. In case the treaty is placed in two different currencies, then the main currency must be filled..
C0140	Type of underwriting model	Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used: 1 — Sum Insured the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable 2 — Maximum Possible Loss loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance. 3 — Probable Maximum Loss defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers 4 — Estimated Maximum Loss loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely. 5 — Other other possible underwriting models used. The type of 'other' underwriting model applied must be explained in the Regular Supervisory Report. Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Fire and other damage to property insurance and reinsurance', similar definitions might be in place for other lines of business.

	ITEM	INSTRUCTIONS
C0150	Estimated Subject Premium Income (XL — ESPI)	The amount of the estimated subject premiums income ('ESPI') relating to the contract period. It is normally the amount of premium referring to the portfolio protected under Excess of Loss treaties; in any case it is the amount on which the reinsurance premium is calculated by applying the rate. This item is only reported for XL treaties.
C0160	Gross Estimated Treaty Premium Income (proportional and non–proportional)	The amount of premium for 100 % of the treaty relating to the contract period. This amount is the equivalent of the 100 % reinsurance premium to be paid to all reinsurers for the treaty period, including the premium corresponding to unplaced shares.
C0170	Aggregate deductibles	The amount of franchise, meaning an additional retention when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported only if item C0180 is not reported.
C0180	Aggregate deductibles (%)	The percentage of franchise, meaning an additional retention percentage when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported only if item C0170 is not reported. The percentage shall be reported as a decimal.
C0190	Retention or priority	The amount, for Surplus, Working XL and Catastrophe XL treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0200	Retention or priority (%)	The percentage, for Quota Share and Stop Loss treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. The percentage shall be reported as a decimal.
C0210	Limit	The amount that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the case of unlimited cover '– 1' is to be reported.
C0220	Limit (%)	The percentage, for Stop Loss treaties, that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the case of unlimited cover '– 1' is to be reported. The percentage shall be reported as a decimal.
C0230	Maximum cover per risk or event	The amount of maximum cover per risk or event. If for a Quota Share or a Surplus a maximum amount has been agreed for an event (for example — windstorm), the 100 % amount is to be reported. In all other cases, the amount is equal to the Limit minus Priority. In the case of unlimited cover '– 1' is to be reported.

	ITEM	INSTRUCTIONS
C0240	Maximum cover per treaty	The amount of maximum cover per treaty. If for a Quota Share or a Surplus a maximum amount has been set for the entire contract, the 100 % amount is to be reported. In the case of unlimited cover '– 1' is to be reported. For XL or SL treaties the initial capacity has to be indicated (e.g. annual aggregate limits); total cover might also be the result of the information provided under C0250.
C0250	Number of reinstatements	Number of possibilities to recover the reinsurance coverage.
C0260	Description of reinstatements	Description of the reinstatements to recover the reinsurance coverage. Examples of possible content of this item are '2 at 100 % plus 1 at 150 %' or 'all free'
C0270	Maximum reinsurance commission	Report the maximum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0280	Minimum reinsurance commission	Report the minimum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0290	Expected reinsurance commission	Report the expected percentage of commission. If fixed, item C0270, C0280 and C0290 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0300	Maximum overriding commission	Report the maximum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0310	Minimum overriding commission	Report the minimum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0320	Expected overriding commission	Report the expected percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.

	ITEM	INSTRUCTIONS
C0330	Maximum profit commission	Report the maximum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0340	Minimum profit commission	Report the minimum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0350	Expected profit commission	Report the expected percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0360	XL rate 1	Report the fixed rate or starting rate of a sliding rate system. The percentage shall be reported as a decimal. This item is only reported for XL treaties.
C0370	XL rate 2	Report the top end rate of a sliding rate system or NA for not applicable. The percentage shall be reported as a decimal. This item is only reported for XL treaties.
C0380	XL premium flat	Indication on whether XL premium is based or not on a flat premium. One of the options in the following list shall be used: 1 — XL premium based on a flat premium 2 — XL premium not based on a flat premium This item is only reported for XL treaties.

S.30.04 — Outgoing Reinsurance Program shares data

General comments:

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

This template is relevant to insurance and reinsurance undertakings with an outgoing; reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re–submitted when adequate.

	ITEM	INSTRUCTIONS
C0010	Reinsurance program code	Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.
C0020	Treaty identification code	Treaty identification code that identifies it exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.
C0030	Progressive section number in treaty	The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections.
C0040	Progressive number of surplus/layer in program	The progressive surplus/layer number, when the treaty is part of a wider program.
C0050	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.
C0060	Type of code reinsurer	Identification of the code used in item 'Code reinsurer'. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0070	Code broker	Identification code of the broker by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code. Where more than one broker was involved in the reinsurance placement only the main dominant broker is required.
C0080	Type of code broker	Identification of the code used in item 'Code broker': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0090	Activity code broker	Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by ',': — Intermediary for placement — Underwriting on behalf of — Financial services
C0100	Share reinsurer (%)	Percentage of the reinsurance treaty accepted by reinsurer identified in item C0050, expressed as absolute percentage of the treaty placement. Percentages shall be reported as a decimal.
C0110	Exposure ceded for reinsurer's share	Amount of the exposure reinsured with the reinsurer. This amount is based on the maximum cover per risk/event and is calculated with the formula: Item Maximum cover per risk or event (reported in item C0230 of S.30.03) x Item Share reinsurer (%) (reported in item C0100 of S.30.04). If C0230 from S.30.03 is Unlimited fill this cell with '– 1'.
C0120	Type of collateral (if applicable)	Type of collateral held. The following closed list shall be used: 1 — Cash or equivalent in Trust 2 — Cash or Funds Withheld 3 — Letter of Credit 4 — Other 5 — None
C0130	Description of the reinsurers limit collateralised	Description of the reinsurer limit collateralised referring to the specific item specified in the treaty (e.g. 90 % of the technical provisions or 90 % of the premiums), if applicable.
C0140	Code collateral provider (if applicable)	Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0150	Type of code of collateral provider	Identification of the code used in item 'Code collateral provider (if applicable)': 1 — LEI 9 — None
C0160	Estimated outgoing reinsurance premium for reinsurer's share	The estimated gross reinsurance premium of the treaty, to be paid by the undertaking, according to the next reporting year (N+1) for the share of each reinsurer. This amount is calculated according to the following examples: Case 1: For Quota Share and Surplus; the share reported in item Share reinsurer (C0100) multiplied by item Gross Estimated Treaty Premium Income (C0160) reported in S.30.03; Case 2: For XL–treaties if the treaty is subject to a fixed rate; the rate reported in item XL rate 1 (C0360) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100). Case 3: For XL–treaties if the treaty is subject to a sliding rate; the rate reported in item XL rate 2 (C0370) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100).

	ITEM	INSTRUCTIONS
C0170	Annotations	Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisory Authority.

Information on reinsurers and brokers

C0180	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.
C0190	Type of code reinsurer	Identification of the code used in item 'Code reinsurer'. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0200	Legal name reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk–carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries. In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.
C0210	Type of reinsurer	Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used: 1 — Direct Life insurer 2 — Direct Non–life insurer 3 — Direct Composite insurer 4 — Captive insurance undertaking 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group) 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group) 7 — Captive reinsurance undertaking 8 — Special purpose vehicle 9 — Pool entity (where more than one insurance or reinsurance undertakings are involved) 10 — State pool
C0220	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.

	ITEM	INSTRUCTIONS
C0230	External rating assessment by nominated ECAI	Rating of the reinsurer at the reporting reference date issued by the nominated credit assessment institution (ECAI). This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.
C0240	Nominated ECAI	Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.
C0250	Credit quality step	Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. One of the options in the following closed list shall be used: 0 — Credit quality step 0 1 — Credit quality step 1 2 — Credit quality step 2 3 — Credit quality step 3 4 — Credit quality step 4 5 — Credit quality step 5 6 — Credit quality step 6 9 — No rating available
C0260	Internal rating	Internal rating of reinsurers for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0270	Code broker	Identification code of the broker by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code. Where a reinsurance treaty is covered by more than one broker only the dominant broker shall be reported.
C0280	Type of code broker	Identification of the code used in item 'Code broker': 1 — LEI 2 — Specific code
C0290	Legal name broker	Statutory name of the broker.
C0300	Code collateral provider (if applicable)	Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.

	ITEM	INSTRUCTIONS
C0310	Type of code collateral provider (if applicable)	Identification of the code used for the 'Issuer Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0320	Collateral provider name	Name of the collateral provider will depend on the type of collateral specified in C0120. — Where collateral is held in trust the collateral provider will be the Trust provider. — Where the collateral is on a Cash or Funds withheld basis this cell can remain blank. — Where the collateral is a Letters of Credit it will be the underlying Financial Institution providing this facility. — Where other report only if applicable.

S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)

General comments:

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

This template shall be filled by the insurance and reinsurance undertakings where a recoverable is recognised in relation to the reinsurer (even if all contracts with that reinsurer have terminated) and whose reinsurer is reducing the gross technical provisions as per end of the reporting year.

The template collects information on reinsurers and not on separate treaties. All ceded technical provisions, including those ceded under Finite reinsurance (as defined in S.30.03 Column C0060), must be completed. This also means that if an SPV or a syndicate of Lloyd's acts as a reinsurer the SPV or the syndicate must be listed.

	ITEM	INSTRUCTIONS
C0040	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking
C0050	Type of code Reinsurer	Identification of the code used in item 'Code reinsurer'. The following closed list shall be used: 1 — LEI 2 — Specific code
C0060	Reinsurance recoverables — Premium provision Non–life including Non–SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows.

	ITEM	INSTRUCTIONS
C0070	Reinsurance recoverables — Claims provisions Non–life including Non–SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.
C0080	Reinsurance recoverables — Technical provisions Life including SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.
C0090	Adjustment for expected losses due to counterparty default	Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35. This value shall be reported as negative value.
C0100	Reinsurance recoverables: Total reinsurance recoverables	The result of ceded technical provisions (resulting from claims provision + premiums provision + Non–Life TP calculated as a whole and Life including health SLT, including the adjustment for expected losses due to counterparty default.
C0110	Net receivables	The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received.
C0120	Assets pledged by reinsurer	Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer.
C0130	Financial guarantees	Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).
C0140	Cash deposits	Amount of cash deposits received by the reinsurer.
C0150	Total guarantees received	Total amount of types of guarantees.

Information on reinsurers

C0160	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking

	ITEM	INSTRUCTIONS
C0170	Type of code Reinsurer	Identification of the code used in item 'Code reinsurer'. The following closed list shall be used: 1 — LEI 2 — Specific code
C0180	Legal name reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk–carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries. In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.
C0190	Type of reinsurer	Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used: 1 — Direct Life insurer 2 — Direct Non–life insurer 3 — Direct Composite insurer 4 — Captive insurance undertaking 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group) 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group) 7 — Captive reinsurance undertaking 8 — Special purpose vehicle 9 — Pool entity (where more than one insurance or reinsurance undertakings are involved) 10 — State pool
C0200	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.
C0210	External rating assessment by nominated ECAI	The actual/current rating that is considered by the undertaking.
C0220	Nominated ECAI	The agency that rates the reinsurer that is considered by the undertaking.
C0230	Credit quality step	Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.

	ITEM	INSTRUCTIONS
C0240	Internal rating	Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.

S.31.02 — Special Purpose Vehicles

General comments:

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

This template is relevant for each insurance or reinsurance undertaking transferring risk(s) to a Special Purpose Vehicle (SPV), to ensure sufficient disclosure has been made where SPVs are used as alternative risk transfer methods to traditional reinsurance treaties.

The template applies to the use of:

a) SPVs defined under Article 13(26) and authorised under Article 211(1) of Directive 2009/138/EC;

b) SPVs meeting conditions of Article 211(3) of Directive 2009/138/EC;

c) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211(2) of Directive 2009/138/EC;

d) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

The template covers risk mitigation techniques (recognised or not) carried out by the (re)insurance undertaking whereby a SPV assumes risks from the reporting undertaking through a reinsurance contract; or assume insurance risks from the reporting undertaking transferred through a similar arrangement that is 'reinsurance like'.

	ITEM	INSTRUCTIONS
C0030	Internal code of SPV	Internal code attributed to the SPV by the undertaking by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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. This code shall be unique to each SPV and remain constant over subsequent reports.

	ITEM	INSTRUCTIONS
C0040	ID Code of SPV notes or other financing mechanism issued	For the notes or other financing mechanism issued by the SPV and hold by the insurance and reinsurance undertaking identify the ID code by this order of priority if existent: — ISO 6166 ISIN when available; — Other 'recognised' codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC); — Code attributed by the undertaking, when the options above are not available, and must be consistent over time.
C0050	ID Code Type of SPV notes or other financing mechanism issued	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0060	Lines of Business SPV securitisation relates	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance

	ITEM	INSTRUCTIONS
		17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 29 — Health insurance 30 — Insurance with profit participation 31 — Index–linked and unit–linked insurance 32 — Other life insurance 33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance 37 — Multiline Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant Solvency II line of business is required.
C0070	Type of Trigger(s) in the SPV	Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking. The following closed list shall be used: 1 — Indemnity 2 — Model Loss 3 — Index or Parametric 4 — Hybrids (including components from the above–mentioned techniques) 5 — Other

	ITEM	INSTRUCTIONS
C0080	Contractual Trigger Event	Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking. This information should be complementary to the information on 'Type of Trigger(s) in the SPV' and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks.
C0090	Same trigger as in underlying cedant's portfolio	Identify if the trigger defined in the underlying (re)insurance policy with the pay–out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used: 1 — Same trigger 2 — Different trigger
C0100	Basis risk arising from risk–transfer structure	Identify the causes of basis risk (i.e. that the exposure covered by the risk–mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking). The following close list shall be used: 1 — No basis risk 2 — Insufficient subordination for note holders, 3 — Investors' additional recourse against cedant, 4 — Additional risks were securitised subsequent to authorisation, 5 — Cedants hold exposure to notes issued, 9 — Other
C0110	Basis risk arising from contractual terms	Identify the basis risk arising from contractual terms. 1 — No basis risk 2 — Substantial part of risks insured not transferred 3 — Insufficient trigger to match risk exposure of cedant
C0120	SPV assets ring–fenced to settle cedant–specific obligations	The amount of SPV assets ring–fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed).
C0130	Other non cedant–specific SPV Assets for which recourse may exist	The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any 'free assets' of the SPV, which may be available to settle the reporting cedant's liabilities.

	ITEM	INSTRUCTIONS
C0140	Other recourse arising from securitisation	The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties.
C0150	Total maximum possible obligations from SPV under reinsurance policy	Amount of total maximum possible obligations from reinsurance contract (cedant–specific).
C0160	SPV fully funded in relation to cedant obligations throughout the reporting period	Identify if the protection offered by the risk–mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk–transfer. The following closed list shall be used: 1 — SPV fully funded in relation to cedant obligations 2 — SPV not fully funded in relation to cedant obligations
C0170	Current recoverables from SPV	Amount of SPV Recoverables recognised on the Solvency II balance sheet of the reporting undertaking (prior to adjustments made for expected losses due to counterparty default). This shall be calculated in accordance with the requirements of Article 41of Delegated Regulation (EU) 2015/35.
C0180	Identification of material investments held by cedant in SPV	Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35. 1 — Not applicable 2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant); 3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV); 4 — Cedant sells reinsurance or other risk mitigation protection to the SPV; 5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders; 6 — Sufficient basis risk retained by cedant; 9 — Other. If this is reported then cells C0030 and C0040 needs to identify the instrument.

	ITEM	INSTRUCTIONS
C0190	Securitisation assets related to cedant held in trust with other third party than cedant/sponsor?	Identify if there are securitisation assets related to cedant held in trust with other third party than cedant/sponsor, considering the provisions of Articles 214(2) and 326 of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used: 1 — Held in trust with other third party than cedant/sponsor 2 — Not held in trust with other third party than cedant/sponsor

Information on SPV

C0200	Internal code of SPV	Internal code attributed to the SPV by the undertaking by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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 This code shall be unique to each SPV and remain constant over subsequent reports.
C0210	Type of code SPV	Identification of the code used in item 'internal code of SPV'. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0220	Legal nature of SPV	Identify the legal nature of the SPV securitisation, according to Article 13 (26) of Directive 2009/138/EC. Closed list 1 — Trusts 2 — Partnerships 3 — Limited liability companies 4 — Other legal entity form not referred above 5 — Not incorporated
C0230	Name of SPV	Identify the name of the SPV

	ITEM	INSTRUCTIONS
C0240	Incorporation no. of SPV	Registration number received at incorporation of the SPV. For un–incorporated SPVs, the undertaking should report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation. If the SPV is not incorporated this cell doesn't apply.
C0250	SPV country of authorisation	Identify the ISO 3166–1 alpha–2 code for the country where the SPV is established and has received authorisation, where applicable.
C0260	SPV authorisation conditions	Identify authorisation conditions of the SPV according to Article 211 of the Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used: 1 — SPV authorised under Article 211(1) of Directive 2009/138/EC 2 — SPV authorised under Article 211(3) of Directive 2009/138/EC (grandfathered) 3 — SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle 4 — SPV not covered above
C0270	External rating assessment by nominated ECAI	Rating of the SPV (if any) that is considered by the undertaking and given by an external rating agency.
C0280	Nominated ECAI	Rating agency giving the external rating of the SPV, as reported in item C0260.
C0290	Credit quality step	Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertaking.
C0300	Internal rating	Internal rating of the SPV for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.

S.36.01 — IGT — Equity–type transactions, debt and asset transfer

General comments:

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

The purpose of this template is to collect information according to Article 265 of Directive 2009/138/EC on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group according to Article 213 (2)(d) of Directive 2009/138/EC. These include, but are not limited to:

— equity and other capital items including participations in related entities and transfer shares of related entities of the group;

— debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre–determined interest or coupon or premium payments for a pre–determined period of time.

— other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions/top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Should be consistent over time.
C0020	Investor/lender name	Name of the entity that is buying the equity or lending to a related undertaking within the group. I.e. the entity that recognises the transaction as an asset on their balance sheet (debit — balance sheet).
C0030	Identification code for investor/lender	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the investor/lender	Identification of the code used in item 'Identification code for the investor/lender': 1 — LEI 2 — Specific code
C0050	Issuer/borrower name	Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt). I.e. the entity that recognises the transaction as a liability or capital on their balance sheet (credit — balance sheet).
C0060	Identification code for issuer/borrower	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the issuer/borrower	Identification of the code used in item 'Identification code for the issuer/borrower': 1 — LEI 2 — Specific code
C0080	ID Code of the instrument	This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. This may be different from the intragroup transaction code provided in cell C0010.

	ITEM	INSTRUCTIONS
C0090	ID Code Type of the instrument	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0100	Transaction type	Identify the transaction type. The following close list shall be used: 1 — Bonds/Debt — collateralised 2 — Bonds/Debt — uncollateralised 3 — Equity type — shares/participations 4 — Equity type — others 5 — Other asset transfer — properties 6 — Other asset transfer — others
C0110	Transaction Issue date	This is the earlier of the transaction/debt issue date or the date the IGT is effective from if different from the issue date. The date should follow the ISO 8601 (yyyy–mm–dd) format.
C0120	Maturity date of transaction	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction expires/reaches maturity if applicable. — For IGTs with no maturity date use '9999–12–31'. — For perpetual securities use '9999–12–31'
C0130	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
C0140	Contractual amount of transaction/Transaction price	Amount of the transaction or price as per agreement/contract.
C0150	Value of collateral/asset	The value of collateral for collaterised debt or asset value for IGT involving asset transfer.

	ITEM	INSTRUCTIONS
C0160	Amount of redemption/ prepayments/paybacks during reporting period	Amount of total redemptions/prepayments/paybacks during the reporting period if applicable.
C0170	Amount of dividends/ interest/coupon and other payments made during reporting period	This cell shall capture any payments made in relation to the IGTs recorded in this template for the reporting period (12 months up to the reporting date). This includes, but not limited to: — Dividends for the current year including paid or declared but unpaid dividends. — Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period). — Interest payments made in relation to debt instruments. — Any other payments made in relation to the IGTs that are reported in this template, e.g. charges on asset transfers. Amount of total tops–ups if applicable, i.e. total additional money invested during the reporting period such as a additional payments on partly paid shares or increasing loan amount during the period,
C0180	Balance of contractual amount of transaction at reporting date	Outstanding amount of the transaction at the reporting date if applicable e. g. for debt issue. If there has been a full early settlement/prepayment, the balance of contractual amount will be zero.
C0190	Coupon/Interest rate	The interest or coupon rate as a percentage, if applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.

S.36.02 — IGT — Derivatives

General comments:

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

This template shall report all IGTs between entities in scope of group supervision according to Article 213 (2)(d) of Directive 2009/138/EC.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings:

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be reported individually where collectively, they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions/top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/Buyer name	Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.
C0030	Identification code of the investor/buyer	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the investor/buyer	Identification of the code used in item 'Identification code for the investor/buyer': 1 — LEI 2 — Specific code
C0050	Issuer/Seller name	Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.
C0060	Identification code of the issuer/seller	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the issuer/seller	Identification of the code used in item 'Identification code for the issuer/seller': 1 — LEI 2 — Specific code
C0080	ID Code of the instrument	This is the identification code of the instrument (derivative) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. This may be different from the intragroup transaction code provided in cell C0010.
C0090	ID Code Type of the instrument	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0100	Transaction type	Identify the transaction type. The following close list shall be used: 1 — Derivatives — futures 2 –Derivatives — forwards 3 — Derivatives — options 4 — Derivatives — others

	ITEM	INSTRUCTIONS
		5 — Guarantees — credit protection 6 — Guarantees — others 7 — Swaps — credit default 8 — Swaps — interest rate 9 — Swaps — currency 10 — Swaps — others A repurchase agreement should be considered as cash transaction plus forward contract.
C0110	Transaction Trade date	Identify the ISO 8601 (yyyy–mm–dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date.
C0120	Maturity date	Identify the ISO 8601 (yyyy–mm–dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.
C0130	Currency	Where applicable, identify the ISO 4217 alphabetic 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). This item is not applicable for currency swap.
C0140	Notional amount at transaction date	The amount covered or exposed to the derivative at the transaction date. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount.
C0150	Notional amount at reporting date	The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date will be zero.
C0160	Value of collateral	Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable.
C0170	Options, futures, forwards and other derivatives — Use of derivatives (by buyer)	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. The following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows'.

	ITEM	INSTRUCTIONS
C0180	Options, futures, forwards and other derivatives — Asset/liability underlying the derivative	ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0190	ID Code Type of the Asset/liability underlying the derivative	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0200	Credit protection –CDS and Guarantees — Counterparty name for which credit protection is purchased	Name of the counterparty for which protection has been purchased for its default
C0210	Swaps — Swap delivered interest rate (for buyer)	Interest rate delivered under the swap contract (only for Interest rate swaps).
C0220	Swaps — Swap received interest rate (for buyer)	Interest rate received under the swap contract (only for Interest rate swaps).

	ITEM	INSTRUCTIONS
C0230	Swaps — Swap delivered currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).
C0240	Swaps — Swap received currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).

S.36.03 — IGT — Internal reinsurance

General comments:

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

The purpose of this template is to collect information on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group according to Article 213 (2)(d) of Directive 2009/138/EC. These include, but are not limited to:

— reinsurance treaties between related undertakings;

— facultative reinsurance between related undertakings; and

— any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately. Undertakings shall report as many rows as needed to properly identify the transaction, including if different types of reinsurance contracts/treaties are used.

Any additions/top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan shall be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Name of cedent	Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group.
C0030	Identification code of cedent	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the cedant	Identification of the code used in item 'Identification code for the cedant': 1 — LEI 2 — Specific code
C0050	Name of reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. This shall be the same as reported in S.30.02.
C0060	Identification code of reinsurer	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the reinsurer	Identification of the code used in item 'Identification code for the reinsurer': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0080	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific reinsurance contract/treaty.
C0090	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the expiry date of the specific reinsurance contract/treaty (i.e. the last date the specific reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice).
C0100	Currency of contract/ treaty	Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.
C0110	Type of reinsurance contract/ treaty	Identify the type of reinsurance contract/treaty. The following close list shall be used: 1 — quota share 2 — variable quota share 3 — surplus 4 — excess of loss (per event and per risk) 5 — excess of loss (per risk) 6 — excess of loss (per event) 7 — excess of loss 'back–up' (protection against follow–on events which certain catastrophes can cause such as flooding or fire) 8 — excess of loss with basis risk 9 — reinstatement cover 10 — aggregate excess of loss 11 — unlimited excess of loss 12 — stop loss 13 — other proportional treaties 14 — other non–proportional treaties 15 — Financial reinsurance 16 — Facultative proportional 17 — Facultative non–proportional Other proportional treaties (code 13) and Other non–proportional treaties (code 14) can be used for hybrid types of reinsurance treaties
C0120	Maximum cover by re-insurer under contract/ treaty	For quota share or a surplus treaty, 100 % of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. £ 10 million). In case of unlimited cover '– 1' must be filled in here. For XL or SL treaties enter the initial capacity. This item has to be reported in the currency of the transaction.
C0130	Net Receivables	The amount resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer + commissions to be paid by the reinsurer + other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. Total amount must be equal to the sum of the balance sheet items: Reinsurance receivables and Reinsurance payables.

	ITEM	INSTRUCTIONS
C0140	Total reinsurance recoverable	Total amount due from the reinsurer at the reporting date which include: — Premium provision for part of the future reinsurance premium which has already been paid to the reinsurer; — Claims provision for claims outstanding for insurer which have to be paid by the reinsurer; and/or — Technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions.
C0150	Reinsurance result (for reinsured entity)	The reinsurance result for the reinsured entity should be calculated as follows: Total reinsurance commissions received by reinsured entity less Gross reinsurance premiums paid by reinsured entity plus Claims paid by reinsurer during the reporting period plus Total reinsurance recoverables at the end of the reporting period less Total reinsurance recoverables at the start of the reporting period.
C0160	Line of business	Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured. The following close list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance

	ITEM	INSTRUCTIONS
		18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 29 — Insurance with profit participation 30 — Index–linked and unit–linked insurance 31 — Other life insurance 32 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 33 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 34 — Life reinsurance 35 — Health insurance 36 — Health reinsurance If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above.

S.36.04 — IGT — Cost Sharing, contingent liabilities, off balance sheet and other items

General comments:

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

The purpose of this template is to collect information on all other IGTs (significant, very significant and transactions required to be reported in all circumstances) which have not been captured in 36.01 to 36.03 templates within the group according to Article 213 (2) (d) of Directive 2009/138/EC. These include, but not limited to:

— Internal cost sharing;

— Contingent liabilities (other than derivatives);

— Off balance sheet guarantees;

— Any other transactions between related undertakings or natural persons in scope of the group supervision.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions/top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/Buyer/Beneficiary name	Legal name of the entity that is purchasing/investing in the asset/investment or receiving the service/guarantee.
C0030	Identification code of the Investor/Buyer/Beneficiary	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the Investor/Buyer/Beneficiary	Identification of the code used in item 'Identification code for the Investor/Buyer/Beneficiary': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0050	Issuer/Seller/Provider name	Legal name of the entity that is selling/transferring the asset/investment or providing the service/guarantee.
C0060	Identification code of the Issuer/Seller/Provider	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the Issuer/Seller/Provider	Identification of the code used in item 'Identification code for the Issuer/Seller/Provider': 1 — LEI 2 — Specific code
C0080	Transaction type	Identify the type of transaction. The following close list shall be used: 1 — Contingent liabilities 2 — Off balance sheet items 3 — Internal cost sharing 4 — Others
C0090	Transaction Issue date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction/issue takes effect.
C0100	Effective date of agreement/contract underlying transaction	Where applicable, Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction or contract underlying the transactions takes effect if different from the transaction date. If same as the transaction date, the transaction date is to be reported.
C0110	Expiry date of agreement/contract underlying transaction	Where applicable, identify the ISO 8601 (yyyy–mm–dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use '9999–12–31'.
C0120	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
C0130	Trigger event	Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.

	ITEM	INSTRUCTIONS
C0140	Value of transaction/collateral/Guarantee	Value of the transaction, collateral pledged or contingent liability recognised on the Solvency II balance sheet. All items shall be reported on Solvency II value. However where Solvency II value is not available (e.g. non–EEA operations under method 2 in equivalent regimes or banks and credit institutions) then the local or sectoral valuation rules should be used.
C0150	Maximum possible value of contingent liabilities	Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities included in Solvency II Balance Sheet.
C0160	Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet	Enter the maximum amount of the contingent liability, for those not included in the Solvency II Balance Sheet, that could be due from the Provider.
C0170	Maximum value of letters of credit/guarantees	Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the 'provider' (cell C0050) to the 'beneficiary' (Cell C0020) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160.
C0180	Value of guaranteed assets	Value of the guaranteed asset for which the guarantees are received. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.

ANNEX III

Instructions regarding reporting templates for groups

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

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as 'this template' throughout the text of the Annex.

S.01.01 — Content of the submission

General comments:

This section relates to opening, quarterly and annual submission of information for groups, ring fenced funds, matching portfolios and remaining part at group level.

When a special justification is needed the explanation is not to be submitted within the reporting template but shall be part of the dialogue with the national competent authorities.

	ITEM	INSTRUCTIONS
Z0010	Ring–fenced fund/ matching portfolio/re-maining part	Identifies whether the reported figures are with regard to a ring–fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0020	Fund/Portfolio number	When item Z0010 = 1, identification number for a ring–fenced fund or matching portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0010 = 2, then report '0'
C0010/R0010	S.01.02 — Basic Infor-mation — General	This template shall always be reported. The only option possible is: 1 — Reported
C0010/R0020	S.01.03 — Basic Infor-mation — RFF and matching adjustment portfolios	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF or MAP 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0030	S.02.01 — Balance sheet	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 254(2) 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0040	S.02.02 — Assets and liabilities by currency	One of the options in the following closed list shall be used: 1 — Reported 3 — Not due in accordance with instructions of the template 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0060	S.03.01. — Off–balance sheet items — general	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no off–balance sheet items 0 — Not reported other reason (in this case special justification is needed)
C0010/R0070	S.03.02 — Off–balance sheet items — List of unlimited guarantees received by the group	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no unlimited guarantees received 0 — Not reported other reason (in this case special justification is needed)
C0010/R0080	S.03.03 — Off–balance sheet items — List of unlimited guarantees provided by the group	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no unlimited guarantees provided 0 — Not reported other reason (in this case special justification is needed)
C0010/R0110	S.05.01 — Premiums, claims and expenses by line of business	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 254(2) 0 — Not reported other reason (in this case special justification is needed
C0010/R0120	S.05.02 — Premiums, claims and expenses by country	One of the options in the following closed list shall be used: 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed
C0010/R0130	S.06.01 — Summary of Assets	One of the options in the following closed list shall be used: 1 — Reported 4 — Not due as S.06.02 reported quarterly 5 — Not due as S.06.02 reported annually 0 — Not reported other reason (in this case special justification is needed

	ITEM	INSTRUCTIONS
C0010/R0140	S.06.02 — List of assets	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 254(2) 7 — Not due as no material changes since quarterly submission 0 — Not reported other reason (in this case special justification is needed
C0010/R0150	S.06.03 — Collective investment undertakings — look–through approach	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Collective investment undertakings 6 — Exempted under Article 254(2) 7 — Not due as no material changes since quarterly submission 0 — Not reported other reason (in this case special justification is needed
C0010/R0160	S.07.01 — Structured products	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no structured products 6 — Exempted under Article 254(2) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0170	S.08.01 — Open derivatives	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no derivative transactions 6 — Exempted under Article 254(2) 7 — Not due as no material changes since quarterly submission 0 — Not reported other reason (in this case special justification is needed)
C0010/R0180	S.08.02 — Derivatives Transactions	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no derivative transactions 6 — Exempted under Article 254(2) 7 — Not due as no material changes since quarterly submission 0 — Not reported other reason (in this case special justification is needed)
C0010/R0190	S.09.01 — Income/ gains and losses in the period	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0200	S.10.01 — Securities lending and repos	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Securities lending and repos 6 — Exempted under Article 254(2) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0210	S.11.01 — Assets held as collateral	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Assets held as collateral 6 — Exempted under Article 254(2) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0260	S.15.01 — Description of the guarantees of variable annuities	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no variable annuities 0 — Not reported other reason (in this case special justification is needed)
C0010/R0270	S.15.02 — Hedging of guarantees of variable annuities	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no variable annuities 0 — Not reported other reason (in this case special justification is needed)
C0010/R0370	S.22.01 — Impact of long term guarantees measures and transitionals	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no long term guarantees ('LTG') or transitional measures are applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0410	S.23.01 — Own funds	One of the options in the following closed list shall be used: 1 — Reported 6 — Exempted under Article 254(2) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0420	S.23.02 — Detailed information by tiers on own funds	One of the options in the following closed list shall be used: 1 — Reported 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0430	S.23.03 — Annual movements on own funds	One of the options in the following closed list shall be used: 1 — Reported 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0440	S.23.04 — List of items on own funds	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0460	S.25.01 — Solvency Capital Requirement — for groups on Standard Formula	One of the options in the following closed list shall be used: 1 — Reported as standard formula ('SF') is used 2 — Reported due to Article 112 request 8 — Not reported as use of partial internal model ('PIM') 9 — Not reported as use of full internal model ('IM') 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0470	S.25.02 — Solvency Capital Requirement — for groups using the standard formula and partial internal model	One of the options in the following closed list shall be used: 1 — Reported 9 — Not reported as use of full internal model 10 — Not reported as use of standard formula 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0480	S.25.03 — Solvency Capital Requirement — for groups on Full Internal Models	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 10 — Not reported as use of standard formula 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0500	S.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0510	S.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0520	S.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0530	S.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0540	S.26.05 — Solvency Capital Requirement — Non–Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0550	S.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0560	S.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0570	S.27.01 — Solvency Capital Requirement — Non–Life and Health catastrophe risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0680	S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0690	S.31.02 — Special Purpose Vehicles	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Special Purpose Insurance Vehicles ('SPV') 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0700	S.32.01 — Undertakings in the scope of the group	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0710	S.33.01 — Insurance and Reinsurance individual requirements	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0720	S.34.01 — Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no non–(re)insurance business in the scope of the group 0 — Not reported other reason (in this case special justification is needed)
C0010/R0730	S.35.01 — Contribution to group Technical Provisions	One of the options in the following closed list shall be used: 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0740	S.36.01 — IGT — Equity–type transactions, debt and asset transfer	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no Intragroup transaction ('IGT') on Equity–type transactions, debt and asset transfer 0 — Not reported other reason (in this case special justification is needed)
C0010/R0750	S.36.02 — IGT — Derivatives	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no IGT on Derivatives 0 — Not reported other reason (in this case special justification is needed)
C0010/R0760	S.36.03 — IGT — Internal reinsurance	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no IGT on Internal reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0770	S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items	One of the options in the following closed list shall be used: 1 — Reported

	ITEM	INSTRUCTIONS
		2 — Not reported as no IGT on Cost Sharing, contingent liabilities, off BS and other items 0 — Not reported other reason (in this case special justification is needed)
C0010/R0780	S.37.01 — Risk concentration	One of the options in the following closed list shall be used: 1 — Reported 2 — Not due in accordance with threshold decided by group supervisor 0 — Not reported other reason (in this case special justification is needed)
C0010/R0790	SR.02.01 — Balance Sheet	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no RFF/MAP 13 — Not reported as method 2 is used exclusively 14 — Not reported as refers to MAP fund 0 — Not reported other reason (in this case special justification is needed)
C0010/R0840	SR.25.01 — Solvency Capital Requirement — Only SF	One of the options in the following closed list shall be used: 1 — Reported as standard formula is used 2 — Reported due to Article 112 request 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0850	SR.25.02 — Solvency Capital Requirement — SF and PIM	One of the options in the following closed list shall be used: 1 — Reported 9 — Not reported as use of full internal model 10 — Not reported as use of standard formula 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0860	SR.25.03 — Solvency Capital Requirement — IM	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 10 — Not reported as use of standard formula 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0870	SR.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0880	SR.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0890	SR.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0900	SR.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

	ITEM	INSTRUCTIONS
C0010/R0910	SR.26.05 — Solvency Capital Requirement — Non–Life underwriting risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0920	SR.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list shall be used: 1 — Reported 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0930	SR.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list shall be used: 1 — Reported 2 — Not reported as no simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)
C0010/R0940	SR.27.01 — Solvency Capital Requirement — Non–Life Catastrophe risk	One of the options in the following closed list shall be used: 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 13 — Not reported as method 2 is used exclusively 0 — Not reported other reason (in this case special justification is needed)

S.01.02 — Basic information

General comments:

This section relates to opening, quarterly and annual submission of information for groups.

	ITEM	INSTRUCTIONS
C0010/R0010	Participating undertaking name	Legal name of the participating insurance and reinsurance undertaking or insurance holding company or mixed financial holding company at the head of the insurance or reinsurance group. Needs to be consistent over different submissions.
C0010/R0020	Group identification code	Identification code of the participating undertaking, using the following priority: — Legal Entity Identifier ('LEI') — Identification code used in the local market, attributed by supervisory authority
C0010/R0030	Type of code of group	Type of ID Code used for the 'Group Identification code' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0010/R0050	Country of the group supervisor	Identify the ISO 3166–1 alpha–2 Code of the country of the group supervisor
C0010/R0060	Sub–group information	Identify if the information relates to a sub–group in accordance with Article 216 of Directive 2009/138/EC. One of the options in the following closed list shall be used: 1 — No sub–group information 2 — Sub–group information
C0010/R0070	Language of reporting	Identify the 2 letter code of ISO 639–1 code of the language used in the submission of information
C0010/R0080	Reporting submission date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the reporting to the supervisory authority is made
C0010/R0090	Reporting reference date	Identify the ISO 8601 (yyyy–mm–dd) code of the date identifying the last day of the reporting period
C0010/R0100	Regular/Ad–hoc submission	Identify if the submission of information relates to regular submission of information or ad–hoc. The following closed list of options shall be used: 1 — Regular reporting 2 — Ad–hoc reporting
C0010/R0110	Currency used for reporting	Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report
C0010/R0120	Accounting standards	Identification of the accounting standards used for reporting items in S.02.01, financial statements valuation. The following closed list of options shall be used: 1 — International Financial Reporting Standards ('IFRS') 2 — Local generally accepted accounting principles ('GAAP')

	ITEM	INSTRUCTIONS
C0010/R0130	Method of Calculation of the group SCR	Identify the method used to calculate the group SCR. The following closed list of options shall be used: 1 — Standard formula 2 — Partial internal model 3 — Full internal model
C0010/R0140	Use of group specific parameters	Identify if the group is reporting figures using group specific parameters. The following closed list of options shall be used: 1 — Use of group specific parameters 2 — Don't use group specific parameters
C0010/R0150	Ring–Fenced Funds	Identify if the group is reporting activity by Ring Fenced Funds (RFF). The following closed list of options shall be used: 1 — Reporting activity by RFF 2 — Not reporting activity by RFF
C0010/R0160	Method of group solvency calculation	Identify the group solvency calculation method. The following closed list of options shall be used: 1 — Method 1 is used exclusively 2 — Method 2 is used exclusively 3 — A combination of method 1 and method 2 is used
C0010/R0170	Matching adjustment	Identify if the group is reporting figures using the matching adjustment ('MA'). The following closed list of options shall be used: 1 — Use of matching adjustment 2 — No use of matching adjustment
C0010/R0180	Volatility adjustment	Identify if the group is reporting figures using the volatility adjustments. The following closed list of options shall be used: 1– Use of volatility adjustment 2 — No use of volatility adjustment
C0010/R0190	Transitional measure on the risk–free interest rate	Identify if the group is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options shall be used: 1 — Use of transitional measure on the risk–free interest rate 2 — No use of transitional measure on the risk–free interest rate
C0010/R0200	Transitional measure on technical provisions	Identify if the group is reporting figures using the transitional deduction to technical provisions. The following closed list of options shall be used: 1 — Use of transitional measure on the technical provisions 2 — No use of transitional measure on the technical provisions

	ITEM	INSTRUCTIONS
C0010/R0210	Initial submission or re–submission	Identify if it is an initial submission of information or a re–submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used: 1 — Initial submission 2 — Re–submission

S.01.03 — Basic information — RFF and matching adjustment portfolios

General comments:

This section relates to opening and annual submission of information for groups.

All ring–fenced funds and matching portfolios sholud be identified regardless if they are material for the purposes of submission of information.

In the first table all ring–fenced funds and matching adjustments portfolios shall be reported. In case a ring–fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice–versa for the situations where a MAP has a RFF).

In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations shall be reported in the second table.

For group reporting the following specific requirements shall 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.

	ITEM	INSTRUCTIONS
List of all RFF/MAP (overlaps allowed)		
C0010	Legal name of the undertaking	Legal name of the undertaking within the scope of group supervision that holds the RFF/MAP
C0020	Identification code of the undertaking	Identification code of the undertaking, using the following priority: — Legal Entity Identifier (LEI) — Specific code When the undertaking uses the option 'Specific code' the following shall be considered: — For European Economic Area (re) insurance undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's supervisory authority — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, 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

	ITEM	INSTRUCTIONS
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Fund/Portfolio Number	Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring fenced fund and matching portfolio. This number has to be consistent over time and shall be used to identify the ring fenced funds and the matching portfolio number in other templates.
C0050	Name of ring–fenced fund/Matching adjustment portfolio	Indicate the name of the ring fenced fund and matching adjustment portfolio. When possible (if linked to a commercial product) the commercial name shall be used. If not possible, e.g. if the fund is linked to several commercial products, a different name shall be used. The name shall be unique and be kept consistent over time.
C0060	RFF/MAP/Remaining part of a fund	Indicate if it is a ring fenced fund or a matching portfolio. In the cases where other funds are included within one fund this cell shall identify the type of each fund or sub–fund. One of the options in the following closed list shall be used: 1 — Ring–fenced fund 2 — Matching portfolio 3 — Remaining part of a fund
C0070	RFF/MAP with sub RFF/MAP	Identify if the fund identified has other funds embedded. One of the options in the following closed list shall be used: 1 — Fund with other funds embedded 2 — Not a fund with other funds embedded Only the 'mother' fund shall be identified with option 1.
C0080	Material	Indicate if the ring–fenced fund or a matching portfolio is material for the purposes of detailed submission of information. One of the options in the following closed list shall be used: 1 — Material 2 — Not material In case of fund with other funds embedded, this item is to be reported only for the 'mother' fund.
C0090	Article 304	Indicate whether the RFF is under Article 304 of Solvency II Directive. One of the following option shall be used: 1 — RFF under Article 304 — with the option for the equity risk sub–module 2 — RFF under Article 304 — without the option for the equity risk sub–module 3 — RFF not under Article 304

	ITEM	INSTRUCTIONS
List of RFF/MAP with sub RFF/MAP		
C0100	Number of RFF/MAP with sub RFF/MAP	For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040. The fund shall be repeated for as many rows as needed to report the funds embedded.
C0110	Number of sub RFF/MAP	Identify the number of the funds embedded in other funds as defined for item C0040.
C0120	Sub RFF/MAP	Identify if the nature of the fund embedded in other funds. One of the options in the following closed list shall be used: 1 — Ring–fenced fund 2 — Matching portfolio

S.02.01 — Balance sheet

General comments:

This section relates to opening, quarterly and annual submission of information for groups, ring fenced–funds and remaining part.

This template is relevant when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of the Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item 'Holdings in related undertakings, including participations'.

Template SR.02.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

The 'Solvency II value' column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

With regards to the 'Statutory accounts value' column (C0020), recognition and valuation methods are the ones used by groups in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. This column is by default mandatory. In the specific cases where the group does not produce official financial statements according to local GAAP or IFRS the specific situation should be discussed with the group supervisor. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the 'Statutory accounts value' column, separately.

However, in the 'Statutory accounts value' column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

	ITEM	INSTRUCTIONS
Assets		
Z0020	Ring–fenced fund or remaining part	Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF 2 — Remaining part
Z0030	Fund number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the group and must be consistent over time and with the fund/portfolio number reported in other templates When item Z0020 = 2, then report '0'
C0020/R0010	Goodwill	Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.
C0020/R0020	Deferred acquisition costs	Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered.
C0010–C0020/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance.
C0010–C0020/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits.
C0010–C0020/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.
C0010–C0020/R0060	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the group for own use. It includes also property for own use under construction.
C0010–C0020/R0070	Investments (other than assets held for index–linked and unit–linked contracts)	This is the total amount of investments, excluding assets held for index–linked and unit–linked contracts.

	ITEM	INSTRUCTIONS
C0010–C0020/R0080	Property (other than for own use)	Amount of the property, other than for own use. It includes also property under construction other than for own use.
C0010–C0020/R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in 'Assets held for index–linked and unit–linked contracts' in C0010–C0020/R0220. Holdings in related undertakings, including participations at group level will include: — holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35 — holdings in related undertakings in other financial sectors as described in Article 335, paragraph 1, (e) of Delegated Regulation (EU) 2015/35 — other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35 — insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used)
C0010–C0020/R0100	Equities	This is the total amount of equities, listed and unlisted. With regard to 'statutory accounts values' column (C0020), where–the split between listed and unlisted is not available, this item shall reflect the sum.
C0010–C0020/R0110	Equities — listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.
C0010–C0020/R0120	Equities — unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations. With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.

	ITEM	INSTRUCTIONS
C0010–C0020/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. With regard to 'Statutory accounts values' column (C0020) — where the split of bonds is not available, this item shall reflect the sum.
C0010–C0020/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra–national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35. With regard to 'statutory accounts values' column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010–C0020/R0150	Corporate Bonds	Bonds issued by corporations With regard to 'statutory accounts values' column (C0020), where–the split between bonds, structured products and collateralized securities is not available, this item shall not be reported.
C0010–C0020/R0160	Structured notes	Hybrid securities, combining a fixed income (return in a form of fixed payments) 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 any 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. With regard to 'statutory accounts values' column (C0020), where–the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.
C0010–C0020/R0170	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'). With regard to 'statutory accounts values' column (C0020), where–the split between bonds, structured products and collateralised securities is not available, this item shall not be reported.

	ITEM	INSTRUCTIONS
C0010–C0020/R0180	Collective Investment undertakings	'Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
C0010–C0020/R0190	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange ('FX') rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see R0790).
C0010–C0020/R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.
C0010–C0020/R0210	Other investments	Other investments not covered already within investments reported above.
C0010–C0020/R0220	Assets held for index–linked and unit–linked contracts	Assets held for index–linked and unit–linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).
C0010–C0020/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when group lend funds, either with or without collateral, including cash pools. With regard to 'Statutory accounts values' column (C0020) — where the split of the split of loans & mortgages is not available, this item shall reflect the sum.
C0010–C0020/R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions). With regard to 'statutory accounts values' column (C0020), where–the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.

	ITEM	INSTRUCTIONS
C0010–C0020/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.
C0010–C0020/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.
C0010–C0020/R0270	Reinsurance recoverables from:	This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions, including finite reinsurance ('Finite Re') and SPV.
C0010–C0020/R0280	Non–life and health similar to non–life	Reinsurance recoverables in respect of technical provisions for non–life and health similar to non–life. With regard to 'statutory accounts values' column (C0020), where the split between non–life excluding health and health similar to non–life is not available this item shall reflect the sum.
C0010–C0020/R0290	Non–life excluding health	Reinsurance recoverables in respect of technical provisions for non–life business, excluding technical provisions for health– similar to non –life.
C0010–C0020/R0300	Health similar to non–life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010–C0020/R0310	Life and health similar to life, excluding health and index–linked and unit–linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked. With regard to 'statutory accounts values' column (C0020), where– the split between life excluding health and index–linked and unit–linked and health similar to life is not available, this item shall reflect the sum.

	ITEM	INSTRUCTIONS
C0010–C0020/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010–C0020/R0330	Life excluding health and index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked.
C0010–C0020/R0340	Life index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.
C0010–C0020/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010–C0020/R0360	Insurance and intermediaries receivables	Amounts past–due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash–in flows of technical provisions. It shall include receivables from reinsurance accepted.
C0010–C0020/R0370	Reinsurance receivables	Amounts past–due by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables. It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions.
C0010–C0020/R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance–related), including public entities.
C0010–C0020/R0390	Own shares (held directly)	This is the total amount of own shares held directly by the group.
C0010–C0020/R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	Value of the amount due in respect of own fund items or initial fund called up but not yet paid in.

	ITEM	INSTRUCTIONS
C0010–C0020/R0410	Cash and cash equivalents	Notes and coin 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. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.
C0010–C0020/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010–C0020/R0500	Total assets	This is the overall total amount of all assets.

Liabilities

C0010–C0020/R0510	Technical provisions — non–life	Sum of the technical provisions non–life. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. With regard to 'statutory accounts values' column (C0020), where the split of technical provisions for non –life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum.
C0010–C0020/R0520	Technical provisions — non–life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0530	Technical provisions — non–life (excluding health) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0540	Technical provisions — non–life (excluding health) — Best estimate	This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0550	Technical provisions — non–life (excluding health) — Risk margin	This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/R0560	Technical provisions — health (similar to non–life)	This is the total amount of technical provisions for health (similar to non — life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0570	Technical provisions — health (similar to non — life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non–life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0580	Technical provisions — health (similar to non –life) — Best estimate	This is the total amount of best estimate of technical provisions for health business (similar to non — life). Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0590	Technical provisions — health (similar to non — life) — Risk margin	This is the total amount of risk margin of technical provisions for health business (similar to non — life). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010–C0020/R0600	Technical provisions — life (excluding index–linked and unit–linked)	Sum of the technical provisions life (excluding index–linked and unit–linked). This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. With regard to 'statutory accounts values' column (C0020), where the split of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index– linked and unit — linked) is not possible, this item shall reflect the sum.
C0010–C0020/R0610	Technical provisions — health (similar to life)	This is the total amount of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	This is the total amount of best estimate of technical provisions for health (similar to life) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0640	Technical provisions — health (similar to life) — Risk margin	This is the total amount of risk margin of technical provisions for health (similar to life) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010–C0020/R0650	Technical provisions — life (excl. health and index–linked and unit–linked)	This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0670	Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate	This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0680	Technical provisions — life (excl. health and index–linked and unit–linked) — Risk margin	This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010–C0020/R0690	Technical provisions — index–linked and unit–linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

	ITEM	INSTRUCTIONS
C0010/R0700	Technical provisions — index–linked and unit–linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0710	Technical provisions — index–linked and unit–linked — Best estimate	This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be reported gross of reinsurance. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0720	Technical provisions — index–linked and unit–linked — Risk margin	This is the total amount of risk margin of technical provisions for index — linked and unit — linked business. This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0020/R0730	Other technical provisions	Other technical provisions, as recognised by the group in their statutory accounts, in accordance with the local GAAP or IFRS.
C0010 /R0740	Contingent liabilities	A contingent liability is defined as: a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or b) a present obligation that arises from past events even if: (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (ii) the amount of the obligation cannot be measured with sufficient reliability. The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.
C0010–C0020/R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones reported under 'Pension benefit obligations'. The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.

	ITEM	INSTRUCTIONS
C0010–C0020/R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010–C0020/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010–C0020/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.
C0010–C0020/R0790	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010– C0020/R0190. Groups which do not value derivatives in their Local GAAP do not need to provide a statutory accounts value.
C0010–C0020/R0800	Debts owed to credit institutions	Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts.
C0010–C0020/R0810	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here.
C0010–C0020/R0820	Insurance and intermediaries payables	Amounts past–due to policyholders, insurers and other business linked to insurance, but that are not technical provisions. Includes amounts past–due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group).

	ITEM	INSTRUCTIONS
		Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities). It shall include payables from reinsurance accepted
C0010–C0020/R0830	Reinsurance payables	Amounts payable, past–due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables. Includes payables to reinsurers that relate to ceded premiums.
C0010–C0020/R0840	Payables (trade, not insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance–related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010–C0020/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.
C0010–C0020/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here. With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010–C0020/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds. With regard to 'statutory accounts values' column (C0020), where–the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.
C0010–C0020/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.

	ITEM	INSTRUCTIONS
C0010–C0020/R0900	Total liabilities	This is the overall total amount of all liabilities
C0010/R1000	Excess of assets over liabilities	This is the total of group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.
C0020/R1000	Excess of assets over liabilities (statutory accounts value)	This is the total of excess of assets over liabilities of statutory accounts value column.

S.02.02 — Assets and liabilities by currency

General comment:

This section relates to annual submission of information for groups.

This template is to be filled in accordance to the Balance sheet (S.02.01). Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

This template is not required to be submitted if one single currency represents more than 90 % of assets and also of liabilities.

If submitted, information on the reporting currency shall always be reported regardless of the amount of assets and liabilities. Information reported by currency shall at least represent 90 % of the total assets and of the total liabilities. The remaining 10 % shall be aggregated. If a specific currency has to be reported for either assets or liabilities to comply with the 90 % rule then that currency shall be reported for both assets and liabilities.

	ITEM	INSTRUCTIONS
C0010/R0010	Currencies	Identify the ISO 4217 alphabetic code of each currency to be reported.
C0020/R0020	Total value of all currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the total value of the investments (other than assets held for index–linked and unit–linked contracts) for all currencies. Investment in non–controlled participations (NCPs) at the group level will be included in the 'Investments' row in this template (R0020). The net asset value of NCPs shall be apportioned to the relevant currency column in accordance with the individual's local currency.
C0030/R0020	Value of the reporting currency — Investments (other than assets held for index–linked and unit–linked contracts)	Report the value of the investments (other than assets held for index–linked and unit–linked contracts) for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0020	Value of remaining other currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the total value of investments (other than assets held for index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0020) and in the currencies reported by currency (C0050/R0020).
C0050/R0020	Value of material currencies — Investments (other than assets held for index–linked and unit–linked contracts)	Report the value of the investments (other than assets held for index–linked and unit–linked contracts) for each of the currencies required to be reported separately.
C0020/R0030	Total value of all currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the total value of other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for all currencies.
C0030/R0030	Value of the reporting currency — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for the reporting currency.
C0040/R0030	Value of remaining other currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the total value the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0030) and in the currencies reported by currency (C0050/R0030).

	ITEM	INSTRUCTIONS
C0050/R0030	Value of material currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts)	Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index–linked and unit–linked contracts) for each of the currencies required to be reported separately.
C0020/R0040	Total value of all currencies — Assets held for index–linked and unit–linked contracts	Report the total value of the assets held for index–linked and unit–linked contracts for all currencies.
C0030/R0040	Value of the reporting currency — Assets held for index–linked and unit–linked contracts	Report the value of the assets held for index–linked and unit–linked contracts for the reporting currency.
C0040/R0040	Value of remaining other currencies — Assets held for index–linked and unit–linked contracts	Report the total value of the assets held for index–linked and unit–linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0040) and in the currencies reported by currency (C0050/R0040).
C0050/R0040	Value of material currencies — Assets held for index–linked and unit–linked contracts	Report the value of the assets held for index–linked and unit–linked contracts for all currencies required to be reported separately.
C0020/R0050	Total value of all currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for all currencies.
C0030/R0050	Value of the reporting currency — Reinsurance recoverables	Report the value of the reinsurance recoverables for the reporting currency.
C0040/R0050	Value of remaining other currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0050) and in the currencies reported by currency (C0050/R0050).

	ITEM	INSTRUCTIONS
C0050/R0050	Value of material currencies — Reinsurance recoverables	Report the value of the Reinsurance recoverables for each of the currencies required to be reported separately.
C0020/R0060	Total value of all currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the total value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for all currencies.
C0030/R0060	Value of the reporting currency — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the reporting currency.
C0040/R0060	Value of remaining other currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0060) and in the currencies reported by currency (C0050/R0060).
C0050/R0060	Value of material currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for each of the currencies required to be reported separately.
C0020/R0070	Total value of all currencies — Any other assets	Report the total value of any other assets for all currencies.
C0030/R0070	Value of the solvency II reporting currency — Any other assets	Report the value of any other assets for the reporting currency.
C0040/R0070	Value of remaining other currencies — Any other assets	Report the total value of any other assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0070) and in the currencies reported by currency (C0050/R0070).
C0050/R0070	Value of material currencies — Any other assets	Report the value of any other assets for each of the currencies required to be reported separately.
C0020/R0100	Total value of all currencies — Total assets	Report the total value of the total assets for all currencies.
C0030/R0100	Value of the reporting currency — Total assets	Report the value of total assets for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0100	Value of remaining other currencies — Total assets	Report the value of total assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0100) and in the currencies reported by currency (C0050/R0100).
C0050/R0100	Value of material currencies — Total assets	Report the value of total assets for each of the currencies required to be reported separately.
C0020/R0110	Total value of all currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the total value of the technical provisions (excl. index–linked and unit–linked contracts) for all currencies.
C0030/R0110	Value of the reporting currency — Technical provisions (excluding index–linked and unit–linked contracts)	Report the value of the technical provisions (excl. index–linked and unit–linked contracts) for the reporting currency
C0040/R0110	Value of remaining other currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the total value of the technical provisions (excl. index–linked and unit–linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0110) and in the currencies reported by currency (C0050/R0110).
C0050/R0110	Value of material currencies — Technical provisions (excluding index–linked and unit–linked contracts)	Report the value of the Technical provisions (excl. index–linked and unit–linked contracts) for each of the currencies required to be reported separately.
C0020/R0120	Total value of all currencies — Technical provisions — index–linked and unit–linked contracts	Report the total value of the technical provisions — index–linked and unit–linked contracts for all currencies.
C0030/R0120	Value of the reporting currency — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for the reporting currency.

	ITEM	INSTRUCTIONS
C0040/R0120	Value of remaining other currencies — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120).
C0050/R0120	Value of material currencies — Technical provisions — index–linked and unit–linked contracts	Report the value of the technical provisions — index–linked and unit–linked contracts for each of the currencies required to be reported separately.
C0020/R0130	Total value of all currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the total value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for all currencies.
C0030/R0130	Value of the reporting currency — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for the reporting currency.
C0040/R0130	Value of remaining other currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130).
C0050/R0130	Value of material currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers and insurance, intermediaries and reinsurance payables for each of the currencies required to be reported separately.
C0020/R0140	Total value of all currencies — Derivatives	Report the total value of the derivatives for all currencies.
C0030/R0140	Value of the reporting currency — Derivatives	Report the value of the derivatives for the reporting currency.
C0040/R0140	Value of remaining other currencies — Derivatives	Report the total value of the derivatives for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0140) and in the currencies reported by currency (C0050/R0140).

	ITEM	INSTRUCTIONS
C0050/R0140	Value of material currencies — Derivatives	Report the value of the derivatives for each of the currency required to be reported separately.
C0020/R0150	Total value of all currencies — Financial liabilities	Report the total value of the financial liabilities for all currencies.
C0030/R0150	Value of the reporting currency — Financial liabilities	Report the value of the financial liabilities for the reporting currency.
C0040/R0150	Value of remaining other currencies — Financial liabilities	Report the total value of the financial liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0150) and in the currencies reported by currency (C0050/R0150).
C0050/R0150	Value of material currencies — Financial liabilities	Report the value of the financial liabilities for each of the currencies required to be reported separately.
C0020/R0160	Total value of all currencies — Contingent liabilities	Report the total value of the Contingent liabilities for all currencies.
C0030/R0160	Value of the reporting currency — Contingent liabilities	Report the value of the contingent liabilities for the reporting currency.
C0040/R0160	Value of remaining other currencies — Contingent liabilities	Report the total value of the contingent liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0160) and in the currencies reported by currency (C0050/R0160).
C0050/R0160	Value of material currencies — Contingent liabilities	Report the value of the contingent liabilities for each of the currencies required to be reported separately
C0020/R0170	Total value of all currencies — Any other liabilities	Report the total value of any other liabilities for all currencies.
C0030/R0170	Value of the reporting currency — Any other liabilities	Report the value of any other liabilities for the reporting currency.
C0040/R0170	Value of remaining other currencies — Any other liabilities	Report the total value of any other liabilities for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0170) and in the currencies reported by currency (C0050/R0170).
C0050/R0170	Value of material currencies — Any other liabilities	Report the value of any other liabilities for each of the currencies required to be reported separately.
C0020/R0200	Total value of all currencies — Total liabilities	Report the total value of the total liabilities for all currencies.

	ITEM	INSTRUCTIONS
C0030/R0200	Value of the reporting currency — Total liabilities	Report the value of total liabilities for the reporting currency.
C0040/R0200	Value of remaining other currencies — Total liabilities	Report the total value of total liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200).
C0050/R0200	Value of material currencies — Total liabilities	Report the value of total liabilities for each of the currency required to be reported separately.

S.03.01 — Off–balance sheet items — General

General comments:

This section relates to annual submission of information for groups.

This template shall include the information referring to off–balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet also. As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Guarantee require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items shall not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

A contingent liability is defined as:

a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or

c) a present obligation that arises from past events even if:

iii. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

iv. the amount of the obligation cannot be measured with sufficient reliability.

Collateral is an asset with a monetary value or a commitment that secure the lender against the defaults of the borrower.

The guarantees listed in this template are not reported in S.03.02 and S.03.03. This means that only limited guarantees are to be reported in this template.

At group level, the template is applicable for all entities within the scope of group supervision — including other financial sectors and non–controlled participations — for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

For non–controlled participations guarantees provided and guarantees received are included on a proportional basis when method 1 is applied. When method 2 is applied these guarantees are reported with the total amount.

	ITEM	INSTRUCTIONS
C0010/R0010	Maximum value — Guarantees provided by the group, including letters of credit	Sum of all possible cash out–flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the group to another party. It includes cash–flows related to letter of credit. In case any guarantee is also identified as contingent liability under R0310, the maximum amount shall also be included in this row. Internal guarantees within the scope of group supervision are not reported in this template.
C0010/R0030	Maximum value — Guarantees received by the group, including letters of credit	Sum of all possible cash in–flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the group from another party to guarantee the payment of the liabilities due by the group (includes letter of credit, undrawn committed borrowing facilities). Internal guarantees within the scope of group supervision are not reported in this template.
C0020/R0100	Value of guarantee / collateral / contingent liabilities — Collateral held for loans made or bonds purchased	Solvency II value of the collaterals held for loans made or bonds purchased. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0110	Value of guarantee / collateral / contingent liabilities — Collateral held for derivatives	Solvency II value of the collaterals held for derivatives. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0120	Value of guarantee / collateral / contingent liabilities — Assets pledged by reinsurers for ceded technical provisions	Solvency II value of the assets pledged by reinsurers for ceded technical provisions. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0130	Value of guarantee / collateral / contingent liabilities — Other collateral held	Solvency II value of other collaterals held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0200	Value of guarantee / collateral / contingent liabilities — Total collateral held	Total Solvency II value of the collaterals held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0030/R0100	Value of assets for which collateral is held — Collateral held for loans made or bonds purchased	Solvency II value of the assets for which the collateral for loans made or bonds purchased is held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.

	ITEM	INSTRUCTIONS
C0030/R0110	Value of assets for which collateral is held — Collateral held for derivatives	Solvency II value of the assets for which the collateral for derivatives is held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0030/R0120	Value of assets for which collateral is held — Assets pledged by reinsurers for ceded technical provisions	Solvency II value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0030/R0130	Value of assets for which collateral is held — Other collateral held	Solvency II value of the assets for which the other collateral is held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0030/R0200	Value of assets for which collateral is held — Total collateral held	Total Solvency II value of the assets for which the total collateral is held. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0210	Value of guarantee / collateral / contingent liabilities — Collateral pledged for loans received or bonds issued	Solvency II value of the collaterals pledged for loans received or bonds issued. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0220	Value of guarantee / collateral / contingent liabilities — Collateral pledged for derivatives	Solvency II value of the collaterals pledged for derivatives. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0230	Value of guarantee / collateral / contingent liabilities — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the assets pledged to cedants for technical provisions (reinsurance accepted). Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0240	Value of guarantee / collateral / contingent liabilities — Other collateral pledged	Solvency II value of the collateral pledged for other collateral. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0020/R0300	Value of guarantee / collateral / contingent liabilities — Total collateral pledged	Total Solvency II value of the collateral pledged. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.

	ITEM	INSTRUCTIONS
C0040/R0210	Value of liabilities for which collateral is pledged — Collateral pledged for loans received or bonds issued	Solvency II value of the liabilities for which the collateral for loans received or bonds issued is pledged. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0040/R0220	Value of liabilities for which collateral is pledged — Collateral pledged for derivatives	Solvency II value of the liabilities for which the collateral for derivatives is pledged. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0040/R0230	Value of liabilities for which collateral is pledged — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted). Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0040/R0240	Value of liabilities for which collateral is pledged — Other collateral pledged	Solvency II value of the liabilities for which other collateral is pledged. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0040/R0300	Value of liabilities for which collateral is pledged — Total collateral pledged	Total Solvency II value of the liabilities for which the collateral is pledged. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.
C0010/R0310	Maximum value — Contingent liabilities not in Solvency II Balance Sheet	Maximum possible value, regardless of their probability (i.e. future cash out–flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of S.02.01) Internal contingent liabilities within the scope of group supervision are not reported in this template. This shall relate to Contingent liabilities that are not material. This amount shall include guarantees reported in R0010 if considered as contingent liabilities.
C0010/R0330	Maximum value — Contingent liabilities in Solvency II Balance Sheet	Maximum possible value, regardless of their probability (i.e. future cash out–flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet, as defined in Article 11 of the Delegated Regulation (EU) 2015/35.
C0010/R0400	Maximum value — Total Contingent liabilities	Total maximum possible value, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities.

	ITEM	INSTRUCTIONS
C0020/R0310	Value of guarantee/ collateral / contingent liabilities — Contingent liabilities not in Solvency II Balance Sheet	Solvency II value of the contingent liabilities not in Solvency II Balance Sheet.
C0020/R0330	Value of guarantee / collateral / contingent liabilities — Contingent liabilities in Solvency II Balance Sheet	Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value shall only be reported in relation to contingent liabilities for which a value in item C0010/R0330 in S.03.01 was reported. If this value is lower than C0010/R0740 in S.02.01 an explanation shall be provided in the narrative reporting.

S.03.02 — Off–balance–sheet items — list of unlimited guarantees received by the group

General comments:

This section relates to annual submission of information for groups.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

	ITEM	INSTRUCTIONS
C0010	Code of guarantee	Code of guarantee received. This number is attributed by the group, must be unique and be consistent over time. It shall not be reused for other guarantees.
C0020	Name of provider of guarantee	Identification of the name of the provider of the guarantee.
C0030	Code of provider of guarantee	Identification code of provider using the Legal Entity Identifier (LEI) if available. If not available this item shall not be reported.
C0040	Type of code of provider of guarantee	Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0060	Triggering event(s) of guarantee	Identify the triggering event. One of the options in the following closed list shall be used: 1 — Bankruptcy filing International Swaps and Derivatives Association ('ISDA') credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100 % 4 — Fall of MCR below a threshold but higher than 100 %

	ITEM	INSTRUCTIONS
		5 — Breach of SCR 6 — Breach of MCR 7 — Non–payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other
C0070	Specific triggering event (s) of guarantee	Description of the triggering event in case '0 — Other' was selected for item C0060 'Triggering event(s) of guarantee'.
C0080	Effective date of guarantee	Identify the ISO 8601 (yyyy–mm–dd) code of the starting date of the coverage of the contract.
C0090	Ancillary Own Funds	Indication if the guarantee is classified as Ancillary Own Fund and is presented in the following items of S.23.01: — Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC (C0010/R0340) — Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC (C0010/R0350) One of the options in the following closed list shall be used: 1 — Ancillary own fund 2 — Not an ancillary own fund

S.03.03 — Off–balance–sheet items — List of unlimited guarantees provided by the group

General comments:

This section relates to annual submission of information for groups.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01. At group level, the template is applicable for all entities within the scope of group supervision — including other financial sectors and non–controlled participations — for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Internal guarantees within the scope of group supervision are not reported in this template but reported in the relevant Intra–group transactions (S.36) template.

	ITEM	INSTRUCTIONS
C0010	Code of guarantee	Code of guarantee provided. This number is attributed by the group, must be unique and be consistent over time. It shall not be reused for other guarantees.
C0020	Name of receiver of guarantee	Identification of the name of the receiver of the guarantee.

	ITEM	INSTRUCTIONS
C0030	Code of receiver of guarantee	Identification code of receiver of guarantee using the Legal Entity Identifier (LEI) if available. If not available this item shall not be reported.
C0040	Type of code of receiver of guarantee	Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0060	Triggering event(s) of guarantee	List of triggering events. One of the options in the following closed list shall be used: 1 — Bankruptcy filing ISDA credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100 % 4 — Fall of MCR below a threshold but higher than 100 % 5 — Breach of SCR 6 — Breach of MCR 7 — Non–payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other
C0070	Estimation of the maximum value of guarantee	Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the group to another party.
C0080	Specific triggering event(s) of guarantee	Description of the triggering event in case '0 — Other' was selected for item C0060 'Triggering event(s) of guarantee'.
C0090	Effective date of guarantee	Identify the ISO 8601 (yyyy–mm–dd) code of the date indicating the start of the guarantee being valid.

S.05.01 — Premiums, claims and expenses by line of business

General comments:

This section relates to quarterly and annual submission of information for groups.

This template shall be reported from a consolidated accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using Solvency II lines of business. Groups shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required.

The template is based on a year–to–date basis.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.

	ITEM	INSTRUCTIONS
Non–life insurance and reinsurance obligations		
C0010 to C0120/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0120/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0130 to C0160/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.
C0010 to C0120/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0130 to C0160/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.
C0010 to C0160/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0010 to C0120/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.

	ITEM	INSTRUCTIONS
C0130 to C0160/R0430	Changes in other technical provisions — Gross — Non– proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non– proportional reinsurance accepted.
C0010 to C0160/R0440	Changes in other technical provisions — Reinsurers' share	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0010 to C0160/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0160/R0550	Expenses incurred	All technical expenses incurred by the group during the reporting period, on accrual basis.
C0010 to C0120/R0610	Administrative expenses — Gross — direct business	Administrative expenses incurred by the group during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross direct business.
C0010 to C0120/R0620	Administrative expenses — Gross — Proportional reinsurance accepted	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross proportional reinsurance accepted.

	ITEM	INSTRUCTIONS
C0130 to C0160/R0630	Administrative expenses — Gross — non proportional reinsurance accepted	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross non proportional reinsurance accepted.
C0010 to C0160/R0640	Administrative expenses — reinsurers' share	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the reinsurer's share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0700	Administrative expenses — Net	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0160/R0710	Investment management expenses — Gross — direct business	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross direct business.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0720	Investment management expenses — Gross — proportional reinsurance accepted	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R0730	Investment management expenses — Gross — non proportional reinsurance accepted	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross non proportional reinsurance accepted.
C0010 to C0160/R0740	Investment management expenses — reinsurers' share	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0800	Investment management expenses — Net	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the net investment management expenses. The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0810	Claims management expenses — Gross — direct business	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross direct business. This shall include the movement in provisions in claims management expenses.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0820	Claims management expenses — Gross — Proportional reinsurance accepted	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross proportional reinsurance accepted. This shall include the movement in provisions in claims management expenses.
C0130 to C0160/R0830	Claims management expenses — Gross — Non–proportional reinsurance accepted	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross non proportional reinsurance accepted. This shall include the movement in provisions in claims management expenses.
C0010 to C0160/R0840	Claims management expenses — Reinsurers' share	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the reinsurers' share. This shall include the movement in provisions in claims management expenses. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R0900	Claims management expenses — Net	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall include the movement in provisions in claims management expenses.
C0010 to C0120/R0910	Acquisition expenses — Gross — direct business	Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross direct business.

	ITEM	INSTRUCTIONS
C0010 to C0120/R0920	Acquisition expenses — Gross — Proportional reinsurance accepted	Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R0930	Acquisition expenses — Gross — Non proportional reinsurance accepted	Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the non–proportional reinsurance accepted.
C0010 to C0160/R0940	Acquisition expenses — Reinsurers' share	Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R1000	Acquisition expenses — Net	Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R1010	Overhead expenses — Gross direct business	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross direct business.

	ITEM	INSTRUCTIONS
C0010 to C0120/R1020	Overhead expenses — Gross — Proportional reinsurance accepted	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross proportional reinsurance accepted.
C0130 to C0160/R1030	Overhead expenses — Gross — Non proportional reinsurance accepted	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross — non proportional reinsurance accepted.
C0010 to C0160/R1040	Overhead expenses — Reinsurers' share	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0010 to C0160/R1100	Overhead expenses — Net	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0200/R0110–R1100	Total	Total for different items for all Lines of Business.
C0200/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.

	ITEM	INSTRUCTIONS
C0200/R1300	Total expenses	Amount of all technical expenses

Life insurance and reinsurance obligations

C0210 to C0280/R1410	Premiums written — Gross	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. It includes both direct and reinsurance business.
C0210 to C0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0210 to C0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1510	Premiums earned — Gross	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.
C0210 to C0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0210 to C0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.

	ITEM	INSTRUCTIONS
C0210 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1710	Changes in other technical provisions — Gross	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.
C0210 to C0280/R1720	Change in other technical provisions — Reinsurers' share	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.
C0210 to C0280/R1800	Change in other technical provisions — Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1900	Expenses incurred	All technical expenses incurred by the group during the reporting period, on accrual basis.
C0210 to C0280/R1910	Administrative expenses — Gross	Administrative expenses incurred by the group during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R1920	Administrative expenses — reinsurers' share	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.

	ITEM	INSTRUCTIONS
		The amount relates to the reinsurer's share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2000	Administrative expenses — Net	Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration. The amount relates to the net administrative expenses. The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R2010	Investment management expenses — Gross	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R2020	Investment management expenses — reinsurers' share	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2100	Investment management expenses — Net	Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services. The amount relates to the net investment management expenses. The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0210 to C0280/R2110	Claims management expenses — Gross	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the gross direct and reinsurance business. This shall include the movement in provisions in claims management expenses.
C0210 to C0280/R2120	Claims management expenses — Reinsurers' share	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The amount relates to the reinsurers' share. This shall include the movement in provisions in claims management expenses. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2200	Claims management expenses — Net	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department). The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall include the movement in provisions in claims management expenses.
C0210 to C0280/R2210	Acquisition expenses — Gross	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R2220	Acquisition expenses — Reinsurers' share	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis. The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.

	ITEM	INSTRUCTIONS
C0210 to C0280/R2300	Acquisition expenses — Net	Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs .For reinsurance undertaking definition shall be applied mutatis mutandis. The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R2310	Overhead expenses — Gross	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the gross direct and reinsurance business.
C0210 to C0280/R2320	Overhead expenses — Reinsurers' share	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The amount relates to the reinsurers' share. Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.
C0210 to C0280/R2400	Overhead expenses — Net	Overhead expenses include salaries to general managers, auditing costs and regular day–to–day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software). The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0300/R1410–R2400	Total	Total for different items for all life lines of business.
C0300/R2500	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.

	ITEM	INSTRUCTIONS
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year. This amount is also reported under claims incurred (item R1610).

S.05.02 — Premiums, claims and expenses by country

General comments:

This section relates to annual submission of information for groups.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS (if accepted as local GAAP. Groups shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required.

The template is based on a year–to–date basis.

This template covers only insurance and reinsurance business within the scope of the consolidated accounting perspective.

The following criteria for the classification by country shall be used:

— The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums;

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

— For direct insurance business for all other lines of business, information shall be reported by country where the contract was entered into;

— For proportional and non–proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

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

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

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

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

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

	ITEM	INSTRUCTIONS
Non–life insurance and reinsurance obligations		
C0020 to C0060/R0010	Top 5 countries (by amount of gross premiums written) — non–life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being reported for the non–life obligations.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.
C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.
C0080 to C0140/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0080 to C0140/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non–proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0080 to C0140/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0430	Changes in other technical provisions — Gross — Non– proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non– proportional reinsurance accepted.
C0080 to C0140/R0440	Changes in other technical provisions — Reinsurers' share	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0080 to C0140/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0550	Expenses incurred	All technical expenses incurred by the group during the reporting period, on accrual basis.
C0140/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.
C0140/R1300	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.

Life insurance obligations

C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written) — life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being reported for the life obligations.
C0220 to C0280/R1410	Premiums written — Gross	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0220 to C0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0220 to C0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0220 to C0280/R1510	Premiums earned — Gross	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business.
C0220 to C0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0220 to C0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0220 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1710	Changes in other technical provisions — Gross	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.
C0220 to C0280/R1720	Change in other technical provisions — Reinsurers' share	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.

	ITEM	INSTRUCTIONS
C0220 to C0280/R1800	Change in other technical provisions — Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0220 to C0280/R1900	Expenses incurred	All technical expenses incurred by the group during the reporting period, on accrual basis.
C0280/R2500	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Shall not include non–technical expenses such as tax, interest expenses, losses on disposals, etc.
C0280/R2600	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.

S.06.01 — Summary of assets

General comments:

This section relates to annual submission of information for groups. This template is relevant at the level of the group where all insurance or reinsurance undertakings within the scope of group supervision benefit from the exemption in accordance with Article 35 (7) of Directive 2009/138/EC.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation.

This template contains a summary of information on assets and derivatives regarding the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company (at a group level), including assets and derivatives held in unit linked and index linked contracts.

Items shall be reported with positive values unless its Solvency II value is negative (e.g. the case of derivatives that are a liability of the undertaking).

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets and derivatives net of intra–group transactions held within the scope of group supervision.

Where method 2 is used exclusively, the reporting shall include the assets and derivatives held by the participating insurance and reinsurance undertakings, the insurance holding companies, mixed–financial holding companies, subsidiaries and non–controlled participations regardless of the proportional share used. The assets held by undertakings from the other financial sectors shall not be included.

Where a combination of methods 1 and 2 is used, the reporting shall reflect the consolidated position of the assets and derivatives, net of intra–group transactions, held within the scope of group supervision and the assets and derivatives held by the participating insurance or reinsurance undertakings, the insurance holding companies, the mixed financial holding companies, subsidiaries and non–controlled participations regardless of the proportional share used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0010	Assets listed	Value of listed assets by portfolio. For the purpose of this template 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. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0020	Assets that are not listed in a stock exchange	Value of assets not listed in a stock exchange, by portfolio. For the purpose of this template, not listed assets are the ones that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0030	Assets that are not exchange tradable	Value of assets that are not exchange tradable, by portfolio. For the purpose of this template, not exchange tradable assets are the ones 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. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0040	Government bonds	Value of assets classifiable under asset category 1 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0050	Corporate bonds	Value of assets classifiable under asset category 2 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0060	Equity	Value of assets classifiable under asset category 3 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0070	Collective Investment Undertakings	Value of assets classifiable under asset category 4 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0080	Structured notes	Value of assets classifiable under asset category 5 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0090	Collateralised securities	Value of assets classifiable under asset category 6 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0100	Cash and deposits	Value of assets classifiable under asset category 7 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0110	Mortgages and loans	Value of assets classifiable under asset category 8 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0120	Properties	Value of assets classifiable under asset category 9 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0130	Other investments	Value of assets classifiable under asset category 0 of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0140	Futures	Value of assets classifiable under asset category A of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

	ITEM	INSTRUCTIONS
C0010 to C0060/R0150	Call options	Value of assets classifiable under asset category B of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0160	Put options	Value of assets classifiable under asset category C of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0170	Swaps	Value of assets classifiable under asset category D of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0180	Forwards	Value of assets classifiable under asset category E of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.
C0010 to C0060/R0190	Credit derivatives	Value of assets classifiable under asset category F of Annex IV — Assets Categories, by portfolio. Portfolio corresponds to the distinction between life, non–life, ring–fenced funds, other internal funds, shareholder's funds and general (no split). The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.

S.06.02 — List of assets

General comments:

This section relates to quarterly and annual submission of information for groups.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to Complementary Identification Code ('CIC') refer to Annex VI — CIC table of this Regulation.

This template shall reflect the list of all assets included in the Balance–sheet classifiable as asset categories 0 to 9 of Annex IV — Assets Categories of this Regulation. In particular in case of securities lending and repurchase agreements the underlying securities that are kept in the Balance–sheet shall be reported in this template.

This template contains an item–by–item list of assets held directly by the group (i.e. not on a look–through basis), classifiable as asset categories 0 to 9 (in case of unit–linked and index–linked product managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to this products shall not be reported), with the following exceptions:

f) Cash shall be reported in one row per currency, for each combination of items C0060, C0070, C0080, and C0090;

g) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year shall be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;

h) Mortgages and loans to individuals, including loans on policies, shall be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;

i) Deposits to cedants shall be reported in one single line,, for each combination of items C0060, C0070, C0080 and C0090;

j) Plant and equipment for the own use of the undertaking shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset shall be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets net of intra–group transactions held. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of Delegated Regulation (EU) 2015/35 shall be reported in one row and identify it by using the available options in cell C0310.

Where method 2 is used exclusively, the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non–controlled participation. The assets reported shall not take into account the proportional share used for group solvency calculation. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held by 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) shall be reported item by item by undertaking;

— Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported in one row for each participation;

— The assets held by undertakings from the other financial sectors shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting reflects the consolidated position of the assets, net of intra–group transactions, which must be reported and the other part of the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries and one row for each non–controlled participation, net of intra–group transactions and regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of Delegated Regulation (EU) 2015/35 shall be reported in one row and identify it by using the available options in cell C0310;

— Participations in undertakings under method 2 shall be reported one row for each subsidiary and non–controlled participation held and identify it by using the available options in cell C0310.

The second part of the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non–controlled participation, regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item;

— The assets held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported item by item by undertaking;

— Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported in one row for each participation;

— The assets held by the undertakings from the other financial sectors shall not be included.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions ('ECAI') (C0330) may be limited (not reported) in the following circumstances:

e) through a decision of the national supervisory authority ('NSA') under Article 254(2) of the Directive 2009/138/EC; or

f) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

	ITEM	INSTRUCTIONS
Information on positions held		
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the asset. This item shall be filled in only when it relates to assets held by participating undertakings, insurance holding companies, mixed–financial holding companies and subsidiaries under deduction and aggregation method.
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'

	ITEM	INSTRUCTIONS
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, other internal funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life 3 — Ring fenced funds 4 — Other internal funds 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0080	Matching portfolio number	Number which is attributed by the undertaking, corresponding to the unique number assigned to each matching adjustment portfolio as prescribed in Article 77b(1)(a) of Directive 2009/138/EC. This number has to be consistent over time and shall be used to identify the matching adjustment portfolio in other templates. It shall not be re–used for a different matching adjustment portfolio.

	ITEM	INSTRUCTIONS
C0090	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0100	Asset pledged as collateral	Identify assets kept in the undertaking's balance–sheet that are pledged as collateral. For partially pledged assets two rows for each asset shall be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list shall be used for the pledged part of the asset: 1 — Assets in the balance sheet that are collateral pledged 2 — Collateral for reinsurance accepted 3 — Collateral for securities borrowed 4 — Repos 9 — Not collateral
C0110	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. In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody. This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.
C0120	Custodian	Name of the financial institution that is the custodian. In case of the same asset being held in custody in more than one custodian, each asset shall be reported separately in as many rows as needed in order to properly identify all custodians. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 9 — Property.
C0130	Quantity	Number of assets, for relevant assets. This item shall not be reported if item Par amount (C0140) is reported.

	ITEM	INSTRUCTIONS
C0140	Par amount	Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75 and 79 if applicable. This item shall not be reported if item Quantity (C0130) is reported.
C0150	Valuation method	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets 2 — quoted market price in active markets for similar assets 3 — alternative valuation methods 4 — adjusted equity methods (applicable for the valuation of participations) 5 — IFRS equity methods (applicable for the valuation of participations) 6 — Market valuation according to Article 9(4) of Delegated Regulation 2015/35
C0160	Acquisition value	Total acquisition value for assets held, clean value without accrued interest. .Not applicable to CIC categories 7 and 8.
C0170	Total Solvency II amount	Value calculated as defined by Article 75 of the Directive 2009/138/EC. The following shall be considered: — Corresponds to the multiplication of 'Par amount' by 'Unit percentage of par amount Solvency II price' plus 'Accrued interest' , for assets where the first two items are relevant; — Corresponds to the multiplication of 'Quantity' by 'Unit Solvency II price', for assets where these two items are relevant; — For assets classifiable under asset categories 7, 8 and 9, this shall indicate the Solvency II value of the asset.
C0180	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total Solvency II amount.

	ITEM	INSTRUCTIONS
Information on assets		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'

	ITEM	INSTRUCTIONS
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0190	Item Title	Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking. The following shall be considered: — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' i.e. loans to the Administrative, Management and Supervisory Body ('AMSB') or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line–by–line. — This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75.
C0200	Issuer Name	Name of the issuer, defined as the entity that issues assets to investors. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity;

	ITEM	INSTRUCTIONS
		— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised; — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0210	Issuer Code	Identification of the issuer using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0220	Type of issuer code	Identification of the type of code used for the 'Issuer Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0230	Issuer Sector	Identify the economic sector of issuer based on the latest version of the Statistical classification of economic activities in the European Community ('NACE') code (as published in an EC Regulation). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411'). The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity

	ITEM	INSTRUCTIONS
		— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0240	Issuer Group	Name of issuer's ultimate parent entity. For collective investment undertakings the group relation relates to the fund manager. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0250	Issuer Group Code	Issuer group's identification using the Legal Entity Identifier (LEI) if available. If none is available, this item shall not be reported. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0260	Type of issuer group code	Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.

	ITEM	INSTRUCTIONS
C0270	Issuer Country	ISO 3166–1 alpha–2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions
C0280	Currency	Identify the ISO 4217 alphabetic code of the currency of the issue. The following shall be considered: — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason; — Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.
C0290	CIC	Complementary Identification Code used to classify assets, as set out in Annex VI — CIC Table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. The parent undertaking shall check and ensure that the CIC code used for the same security from different undertakings is the same in the group reporting.
C0300	Infrastructure investment	Identify if the asset is an infrastructure investment. Infrastructure investment is defined as investments in or loans to 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. One of the options in the following closed list shall be used: 1 — Not an infrastructure investment 2 — Government Guarantee: where there is an explicit government guarantee

	ITEM	INSTRUCTIONS
		3 — Government Supported including Public Finance initiative: where there is a government policy or public finance initiatives to promote or support the sector 4 — Supranational Guarantee/Supported: where there is an explicit supranational guarantee or support 9 — Other: Other infrastructure loans or investments, not classified under the above categories
C0310	Holdings in related undertakings, including participations	Only applicable to asset categories 3 and 4. Identify if an equity and other share is a participation. One of the options in the following closed list shall be used: 1– Not a participation 2 — Non–controlled participation in a related insurance and reinsurance undertaking under method 1 3 — Non–controlled participation in related insurance and reinsurance undertaking under method 2 4 — Participation in other financial sector 5 — Subsidiary under method 2 6 — Participation in other strategic related undertaking under method 1 7 — Participation in other non–strategic related undertaking under method 1 8 — Other participations (e.g. participation in other undertakings under method 2)
C0320	External rating	Only applicable to CIC categories 1, 2, 5 and 6. Rating of the asset at the reporting reference date issued by the nominated credit assessment institution (ECAI). This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.
C0330	Nominated ECAI	Only applicable to CIC categories 1, 2, 5 and 6. Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website. This item shall be reported when External rating (C0320) is reported.
C0340	Credit quality step	Only applicable to CIC categories 1, 2, 5 and 6. Identify the credit quality step attributed to the asset, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula. This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. One of the options in the following closed list shall be used: 0 — Credit quality step 0 1 — Credit quality step 1

	ITEM	INSTRUCTIONS
		2 — Credit quality step 2 3 — Credit quality step 3 4 — Credit quality step 4 5 — Credit quality step 5 6 — Credit quality step 6 9 — No rating available
C0350	Internal rating	Only applicable to CIC categories 1, 2, 5 and 6. Internal rating of assets for undertakings using an internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0360	Duration	Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for collective investment undertaking mainly invested in bonds), 5 and 6. Asset duration, defined as the 'residual modified duration' (modified duration calculated based on the remaining time for maturity of the security, counted from the reporting reference date). For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value.
C0370	Unit Solvency II price	Amount in reporting currency for the asset, if relevant. This item shall be reported if a 'quantity' (C0130) has been provided in the first part of the template ('Information on positions held'). This item shall not be reported if item Unit percentage of par amount Solvency II price (C0380) is reported.
C0380	Unit percentage of par amount Solvency II price	Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.. This item shall be reported if a 'par amount' information (C0140) has been provided in the first part of the template ('Information on positions held'). This item shall not be reported if item Unit Solvency II price (C0370) is reported.
C0390	Maturity date	Only applicable for CIC categories 1, 2, 5, 6, and 8, CIC 74 and CIC 79. Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date. It corresponds always to the maturity date, even for callable securities. The following shall be considered: — For perpetual securities use '9999–12–31' — For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.

S.06.03 — Collective investment undertakings — look–through approach

General comments:

This section relates to quarterly and annual submission of information for groups.

This template contains information on the look through of collective investment undertakings, or investments packaged as funds and similar undertakings, including when they are participations by underlying asset category, country of issue and currency. The look through shall be performed until the asset categories, countries and currencies are identified. In case of funds of funds the look–through shall follow the same approach.

For the identification of countries the look–through should be implemented in order to identify all countries that represent more than 5 % of the fund and until the countries corresponding to 90 % of the fund are identified, i.e. regardless of the 90 % criteria all countries that represent more than 5 % of the fund have to be reported.

Quarterly information shall only be reported when the ratio of collective investments undertakings held by the group to total investments, measured as the ratio between item C0010/R0180 of template S.02.01 plus collective investments undertakings included in item C0010/R0220 of template S.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template S.02.01, is higher than 30 % when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template shall include the look–through of all collective investment undertakings, or investments packaged as funds and similar undertakings, including when they are participations by underlying asset category, reported item–by–item in S.06.02. If one collective investment undertaking, or investment packaged as fund and similar undertaking is held by many undertakings, in this template it shall be reported only once.

	ITEM	INSTRUCTIONS
C0010	Collective Investments Undertaking ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the group, when the options above are not available, and must be consistent over time.
C0020	Collective Investments Undertaking ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the group

	ITEM	INSTRUCTIONS
C0030	Underlying asset category	Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds 3L — Listed equity 3X — Unlisted equity 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) A — Futures B-Call Options C — Put Options D — Swaps E — Forwards F — Credit derivatives L — Liabilities When the look–through regards a fund of funds, category '4 — Collective Investment Units' shall be used only for non–material residual values.
C0040	Country of issue	Breakdown of each asset category identified in C0030 by issuer country. Identify the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset. One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions — AA: aggregated countries due to application of threshold This item is not applicable to Categories 8 and 9 as reported in C0030.
C0050	Currency	Identify whether the currency of the asset category is the reporting currency or a foreign currency. All other currencies than the reporting currency are referred to as foreign currencies. One of the options in the following closed list shall be used: 1 — Reporting currency 2 — Foreign currency
C0060	Total amount	Total amount invested by asset category, country and currency through collective investment undertakings. For liabilities a positive amount shall be reported. For derivatives the Total amount can be positive (if an asset) or negative (if a liability).

S.07.01 — Structured products

General comments:

This section relates to annual submission of information for groups.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Structured products are defined as assets falling into the asset categories 5 (Structured notes) and 6 (Collateralised securities).

This template shall only be reported when the amount of structured products, measured as the ratio between assets classified as asset categories 5 (Structured notes) and 6 (Collateralised securities) as defined in Annex IV — Asset Categories of this Regulation and the sum of item C0010/R0070 and C0010/R0220 of template S.02.01, is higher than 5 % when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

In some cases the types of structured products (C0070) identify the derivative embedded in the structured product. In this case this classification shall be used when the structured product has the referred derivative embedded.

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the structured notes and collateralised securities net of intra–group transactions held within the scope of group supervision in its portfolio. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The structured products held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The structured products held by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the structured notes and collateralised securities held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, and regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item

— The structured products held by 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) shall be reported item by item by undertaking;

— The structured products held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting reflects the consolidated position of the structured notes and collateralised securities, net of intra–group transactions, held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the structured notes and collateralised securities held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The structured products held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The structured products held by other related undertakings shall not be included

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item;

— The structured products held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area)shall be reported item by item by undrtaking;

— The structured products held by other related undertakings under method 2 shall not be included.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the structured product. This item shall be filled in only when it relates to structured products held by participating undertakings, insurance holding companies or mixed–financial holding companies and subsidiaries under deduction and aggregation method.
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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

	ITEM	INSTRUCTIONS
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Asset ID Code	The Identification code of the structured product, as reported in S.06.02 using the following priority: — ISO 6166 ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. The code used shall be kept consistent over time and shall not be reused for other product. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.
C0060	Collateral type	Identify the type of collateral, using the assets categories defined in Annex IV — Assets Categories. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds 3 — Equity 4 — Collective Investment Undertakings 5 — Structured notes

	ITEM	INSTRUCTIONS
		6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments 10 — No collateral When more than one category of collateral exists for one single structured product, the most representative one shall be reported.
C0070	Type of structured product	Identify the type of structure of the product. One of the options in the following closed list shall be used: 1 — Credit linked notes Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options) 2 — Constant maturity swaps (security with an embedded interest rate swap ('IRS'), where the floating interest portion is reset periodically according to a fixed maturity market rate.) 3 — Asset backed securities (security that has an asset as collateral.) 4 — Mortgage backed securities (security that has real estate as collateral.) 5 — Commercial mortgage backed securities (security that has real estate as collateral such as retail properties, office properties, industrial properties, multifamily housing and hotels.) 6 — Collateralised debt obligations (structured debt security backed by a portfolio consisting of secured or unsecured bonds issued by corporate or sovereign obligators, or secured or unsecured loans made to corporate commercial and industrial loan costumers of lending banks.) 7 — Collateralised loan obligations (security that has as underlying a trust of a portfolio of loans where the cash–flows from the security are derived from the portfolio.) 8 — Collateralised mortgage obligations (investment–grade security backed by a pool of bonds, loans and other assets.) 9 — Interest rate–linked notes and deposits 10 — Equity–linked and Equity Index Linked notes and deposits 11 — FX and commodity–linked notes and deposits 12 — Hybrid linked notes and deposits (it includes real estate and equity securities) 13 — Market–linked notes and deposits 14 — Insurance–linked notes and deposits, including notes covering Catastrophe and Weather Risk as well as Mortality Risk 99 — Others not covered by the previous options

	ITEM	INSTRUCTIONS
C0080	Capital protection	Identify whether the product has capital protection. One of the options in the following closed list shall be used: 1 — Full capital protection 2 — Partial capital protection 3 — No capital protection
C0090	Underlying security / index / portfolio	Describe the type of underlying. One of the options in the following closed list shall be used: 1 — Equity and Funds (a selected group or basket of equities) 2 — Currency (a selected group or basket of currencies) 3 — Interest rate and yields (bond indices, yield curves, differences in prevailing interest rates on shorter and longer–term maturities, credit spreads, inflation rates and other interest rate or yield benchmarks) 4 — Commodities (a selected, basic good or group of goods) 5 — Index (performance of a selected index) 6 — Multi (allowing for a combination of the possible types listed above) 9 — Others not covered by the previous options (e.g. other economic indicators)
C0100	Callable or Putable	Identify whether the product has call and/or put features, or both, if applicable. One of the options in the following closed list shall be used: 1 — Call by the buyer 2 — Call by the seller 3 — Put by the buyer 4 — Put by the seller 5 — Any combination of the previous options
C0110 (A15)	Synthetic structured product	Identify if it is a structured products without any transfer of assets (e.g. products that will not give rise to any delivery of assets, except cash, if an adverse / favourable event occurs). One of the options in the following closed list shall be used: 1 — Structured product without any transfer of asset 2 — Structured product with transfer of asset
C0120	Prepayment structured product	Identify if it is a structured products which have the possibility of prepayment, considered as an early unscheduled return of principal. One of the options in the following closed list shall be used: 1 — Prepayment structured product 2 — Not a prepayment structured product
C0130	Collateral value	Total amount of collateral attached to the structured product despite the nature of the collateral. In case of collateralisation on a portfolio basis, only the value referred to the single contract must be reported and not the total.

	ITEM	INSTRUCTIONS
C0140	Collateral portfolio	This item informs if the collateral to the structured product covers only one structured product or more than one structured product that is held by the undertaking. Net positions refer to the positions held on structured products. One of the options in the following closed list shall be used: 1 — Collateral calculated on the basis of net positions resulting from a set of contracts 2 — Collateral calculated on the basis of a single contract 10 — No collateral
C0150	Fixed annual return	Identify the coupon (reported as a decimal), if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).
C0160	Variable annual return	Identify variable rate of return if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). It is most commonly identified as a benchmark market rate plus a spread, or as dependent on the performance of a portfolio or index (underlying dependent) or more complex returns set by the path of the underlying asset's price (path dependent), among others.
C0170	Loss given default	The percentage (reported as a decimal, e.g. 5 % shall be reported as 0,05) of the invested amount that will not be recovered following default, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). If information is not defined in the contract this item shall not be reported. This item is not applicable for non–credit structured product.
C0180	Attachment point	The contractually defined loss percentage (reported as a decimal) above which the losses affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non–credit structured product.
C0190	Detachment point	The contractually defined loss percentage (reported as a decimal) above which the losses seize to affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non–credit structured product.

S.08.01 — Open derivatives

General comments:

This section relates to quarterly and annual submission of information for groups.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation. This template contains an item–by–item list of derivatives held directly by the group (i.e. not on a look–through basis), classifiable as asset categories A to F.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the undertaking. Both derivatives considered as assets or considered as liabilities shall be included.

Information shall include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

g) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').

h) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.

i) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the derivatives net of intra–group transactions held within the scope of group supervision. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The derivatives held by other related undertakings shall not be included

Where method 2 is used exclusively, the reporting shall include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The derivatives held by 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) shall be reported item by item by undertaking;

— The derivatives held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the derivatives, net of intra–group transactions held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The derivatives held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item;

— The derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported item by item by undertaking;

— The derivatives held by other related undertakings under method 2 shall not be included.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances:

g) through a decision of the national supervisory authority under Article 254(2) of the Directive 2009/138/EC; or

h) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

	ITEM	INSTRUCTIONS
Information on positions held		
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the derivative. This item shall be filled in only when it relates to derivatives held by participating undertakings, insurance holding companies, mixed–financial holding companies and subsidiaries under deduction and aggregation method.

	ITEM	INSTRUCTIONS
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life

	ITEM	INSTRUCTIONS
		3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to derivatives held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0080	Derivatives held in unit linked and index linked contracts	Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0090	Instrument underlying the derivative	ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0100	Type of code of asset or liability underlying the derivative	Type of ID Code used for the 'Instrument underlying the derivative' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code)

	ITEM	INSTRUCTIONS
		8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking This item is not reported for derivatives which have as underlying more than one asset or liability.
C0110	Use of derivative	Describe the use of the derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability. Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities. Efficient portfolio management refers usually to operations where the manager wishes to improve a portfolio' income by exchanging a (lower) cash–flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs. One of the options in the following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows' used in the context of matching adjustment portfolios
C0120	Delta	Only applicable to CIC categories B and C (Call and put options), with reference to the reporting date. Measures the rate of change of option value with respect to changes in the underlying asset's price. This shall be reported as a decimal.
C0130	Notional amount of the derivative	The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. When the trigger value corresponds to a range, the average value of the range shall be used. The notional amount refers to the amount that is being hedged / invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.
C0140	Buyer/Seller	Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). Identify whether the derivative contract was bought or sold. The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows.

	ITEM	INSTRUCTIONS
		A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable. A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable. One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps: 1 — Buyer 2 — Seller For interest rate swaps one of the options in the following closed list shall be use: 3 — FX–FL: Deliver fixed–for–floating 4 — FX–FX: Deliver fixed–for–fixed 5 — FL–FX: Deliver floating–for–fixed 6 — FL–FL: Deliver floating–for–floating
C0150	Premium paid to date	The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.
C0160	Premium received to date	The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since inception.
C0170	Number of contracts	Number of similar derivative contracts reported in the line. It shall be the number of contracts entered into. For Over–The–Counter derivatives, e.g., one swap contract, '1' shall be reported, if ten swaps with the same characteristics, '10' shall be reported. The number of contracts shall be the ones outstanding at the reporting date.
C0180	Contract size	Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract). The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract. For futures on bonds, it is the bond nominal amount underlying the contract. Only applicable for futures and options.
C0190	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F. Where a credit derivative is 100 % collateralised, the maximum loss under an unwinding event is zero.

	ITEM	INSTRUCTIONS
C0200	Swap outflow amount	Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0210	Swap inflow amount	Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0220	Initial date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when obligations under the contract come into effect. When various dates occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade. In case of novation, the novation date becomes the trade date for that derivative.
C0230	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.
C0240	Solvency II value	Value of the derivative as of the reporting date calculated as defined by Article 75 of the Directive 2009/138/EC. It can be positive, negative or zero.
C0250	Valuation method	Identify the valuation method used when valuing derivatives. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets or liabilities 2 — quoted market price in active markets for similar assets or liabilities 3 — alternative valuation methods 6 — Market valuation according to Article 9(4) of Delegated Regulation 2015/35

Information on derivatives

C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time

C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0260	Counterparty Name	Name of the counterparty of the derivative. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Name of the exchange market for exchanged traded derivatives; or — Name of Central Counterparty (CCP) for Over–The–Counter derivatives where they are cleared through a CCP; or — Name of the contractual counterparty for the other Over–The–Counter derivatives.
C0270	Counterparty Code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code of the counterparty using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported
C0280	Type of counterparty code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0290	External rating	Only applicable to Over–The–Counter derivatives. The rating of the counterparty of the derivative at the reporting reference date issued by the nominated credit assessment institution (ECAI). This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.
C0300	Nominated ECAI	Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website. This item shall be reported when External rating (C0290) is reported

C0310	Credit quality step	Identify the credit quality step attributed to the counterparty of the derivative, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula. This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. One of the options in the following closed list shall be used: 0 — Credit quality step 0 1 — Credit quality step 1 2 — Credit quality step 2 3 — Credit quality step 3 4 — Credit quality step 4 5 — Credit quality step 5 6 — Credit quality step 6 9 — No rating available
C0320	Internal rating	Internal rating of assets for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
C0330	Counterparty group	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0340	Counterparty group code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0350	Type of counterparty group code	Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0360	Contract name	Name of the derivative contract.
C0370	Currency	Identify the ISO 4217 alphabetic 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, currency for which the notional amount is expressed contractually for FX swap, etc.).
C0380	CIC	Complementary Identification Code used to classify assets, as set out in Annex — VI CIC Table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.

C0390	Trigger value	Reference price for futures, strike price for options (for bonds, price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc. Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible. In the case of more than one trigger over time, report the next trigger occurring. When the derivative has a range of trigger values, report the set separated by comma ',' if the range is not continuous and report the range separated by '–' if it is continuous.
C0400	Unwind trigger of contract	Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used: 1 — Bankruptcy of the underlying or reference entity 2 — Adverse fall in value of the underlying reference asset 3 — Adverse change in credit rating of the underlying assets or entity 4 — 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 5 — Multiple events or a combination of events 6 — Other events not covered by the previous options 9 — No unwind trigger
C0410	Swap delivered currency	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).
C0420	Swap received currency	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).
C0430	Maturity date	Identify the contractually defined ISO 8601 (yyyy–mm–dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

S.08.02 — Derivatives Transactions

General comments:

This section relates to quarterly and annual submission of information for groups.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template contains an item–by–item list of closed derivatives held directly by the group (i.e. not on a look–through basis), classifiable as asset categories A to F. When a contract is still open but has been reduced in size the closed portion shall be reported.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the group. Both derivatives considered as assets or considered as liabilities shall be included.

Closed derivatives are the ones that were open at some point of the reference period (i.e. last quarter if template is submitted quarterly or last year if template is only submitted annually) but were closed before the end of the reporting period.

If there are frequent trades on the same derivative, the derivative can be reported on an aggregated or net basis (indicating only the first and the last trade dates), as long as all the relevant characteristics are common, and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

j) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').

k) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.

l) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the closed derivatives net of intra–group transactions held within the scope of group supervision. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The closed derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The closed derivatives held by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the closed derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The closed derivatives held by 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) shall be reported item by item by undertaking;

— The closed derivatives held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the closed derivatives, net of intra–group transactions held within the scope of group supervision which must be reported and the other part of the reporting shall include the closed detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The closed derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The closed derivatives held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item of the closed derivatives held;

— The closed derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported item by item of the closed derivatives held by undertaking;

— The closed derivatives held by other related undertakings under method 2 shall not be included.

	ITEM	INSTRUCTIONS
Information on positions held		
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the derivative. This item shall be filled in only when it relates to derivatives held by participating undertakings, insurance holding companies, mixed–financial holding companies and subsidiaries under deduction and aggregation method.

	ITEM	INSTRUCTIONS
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0060	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life:

	ITEM	INSTRUCTIONS
		3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.
C0070	Fund number	Applicable to derivatives held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0080	Derivatives held in unit linked and index linked contracts	Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1– Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0090	Instrument underlying the derivative	ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0100	Type of code of asset or liability underlying the derivative	Type of ID Code used for the 'Instrument underlying the derivative' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)

	ITEM	INSTRUCTIONS
		6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking This item is not reported for derivatives which have as underlying more than one asset or liability.
C0110	Use of derivative	Describe the use of the derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability. Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities. Efficient portfolio management refers usually to operations where the manager wishes to improve a portfolio' income by exchanging a (lower) cash–flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs. One of the options in the following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows used in the context of matching adjustment portfolios'
C0120	Notional amount of the derivative	The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. The notional amount refers to the amount that is being hedged / invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.
C0130	Buyer/Seller	Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). Identify whether the derivative contract was bought or sold. The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows.

	ITEM	INSTRUCTIONS
		A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable. A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable. One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps: 1 — Buyer 2 — Seller For interest rate swaps one of the options in the following closed list shall be use: 3 — FX–FL: Deliver fixed–for–floating 4 — FX–FX: Deliver fixed–for–fixed 5 — FL–FX: Deliver floating–for–fixed 6 — FL–FL: Deliver floating–for–floating
C0140	Premium paid to date	The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.
C0150	Premium received to date	The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since inception.
C0160	Profit and loss to date	Amount of profit and loss arising from the derivative since inception, realised at the closing/maturing date. Corresponds to the difference between the value (price) at sale date and the value (price) at acquisition date. This amount could be positive (profit) or negative (loss).
C0170	Number of contracts	Number of similar derivative contracts reported in the line. For Over–The–Counter derivatives, e.g., one swap contract, 1 shall be reported, if ten swaps with the same characteristics, 10 shall be reported. The number of contracts shall be the ones entered into and that were closed at the reporting date.
C0180	Contract size	Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract). The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract.

	ITEM	INSTRUCTIONS
		For futures on bonds, it is the bond nominal amount underlying the contract. Only applicable for futures and options.
C0190	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.
C0200	Swap outflow amount	Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0210	Swap inflow amount	Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.
C0220	Initial date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when obligations under the contract come into effect. When various trades occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade. In case of novation, the novation date becomes the trade date for that derivative.
C0230	Solvency II value	Value of the derivative calculated as defined by Article 75 of the Directive 2009/138/EC as of the trade (closing or sale) or maturity date. It can be positive, negative or zero.

	ITEM	INSTRUCTIONS
Information on derivatives		
C0040	Derivative ID Code	Derivative ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN

	ITEM	INSTRUCTIONS
		2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0240	Counterparty Name	Name of the counterparty of the derivative. When available, corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Name of the exchange market for exchanged traded derivatives; or — Name of Central Counterparty (CCP) for Over–The–Counter derivatives where they are cleared through a CCP; or Name of the contractual counterparty for the other Over–The–Counter derivatives.
C0250	Counterparty Code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.
C0260	Type of counterparty code	Only applicable to Over–The–Counter derivatives. Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0270	Counterparty group	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0280	Counterparty group code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.

	ITEM	INSTRUCTIONS
C0290	Type of counterparty group code	Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None
C0300	Contract name	Name of the derivative contract.
C0310	Currency	Identify the ISO 4217 alphabetic 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, currency for which the notional amount is expressed contractually for FX swap, etc.).
C0320	CIC	Complementary Identification Code used to classify assets, as set out in Annex — VI CIC table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.
C0330	Trigger value	Reference price for futures, strike price for options (for bonds price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc. Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible. In the case of more than one trigger over time, report the next trigger occurring. When the derivative has a range of trigger values, report the set separated by comma ',' if the range is not continuous and report the range separated by '–' if it is continuous.
C0340	Unwind trigger of contract	Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used: 1 — Bankruptcy of the underlying or reference entity 2 — Adverse fall in value of the underlying reference asset 3 — Adverse change in credit rating of the underlying assets or entity 4 — 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 5 — Multiple events or a combination of events 6 — Other events not covered by the previous options 9 — No unwind trigger
C0350	Swap delivered currency	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).

	ITEM	INSTRUCTIONS
C0360	Swap received currency	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).
C0370	Maturity date	Identify the contractually defined ISO 8601 (yyyy–mm–dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

S.09.01 — Information on gains / income and losses in the period

General comments:

This section relates to annual submission of information for groups.

This template contains information on gains / income and losses by asset category (including derivatives). i.e., no item–by–item reporting is required. The asset categories considered in this template are the ones defined in Annex IV — Assets Categories.

At group level, the template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by other related undertakings shall not be included;

Where method 2 is used exclusively, the reporting shall include the detailed list of the portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies and its subsidiaries and their profitability by asset category. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non –EEA, non–equivalent non–EEA) shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by other related undertakings shall not be included;

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the portfolios held by subsidiaries and their profitability by asset category.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by other related undertakings shall not be included;

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non –EEA, non–equivalent non–EEA) shall be reported portfolio by portfolio, each by asset category;

— Gains / income and losses of portfolios held by other related undertakings shall not be included.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision for which the return on investment relates to. This item shall be filled in only when it relates to the return on investment by asset category for assets held by subsidiaries consolidated under deduction and aggregation method. The cell shall be filled in only when it relates to the list portfolio by portfolio of assets, each reported by asset category, held by subsidiaries under method 2. When the cell is filled in, the portfolios held by subsidiaries under method 2 cannot be reconciled with template S.06.02. When the cell is blank, the portfolios held by the group can be reconciled with template S.06.02.
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Asset category	Identify the asset categories present in the portfolio. Use the categories defined in Annex IV — Assets Categories.
C0050	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life 3 — Ring fenced funds 4 — Other internal funds 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.
C0060	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1– Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0070	Dividends	Amount of dividends earned over the reporting period,, i.e. dividends received less the right to receive a dividend already recognised at the beginning of the reporting period, plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings. Includes also dividends received from assets that have been sold or matured.

	ITEM	INSTRUCTIONS
C0080	Interest	Amount of interest earned, i.e. interest received less accrued interest at the start of the period plus accrued interest, at the end of the reporting period. Includes interest received when the asset is sold/ matured or when the coupon is received. Applicable to coupon and interest paying assets such as bonds, loans and deposits.
C0090	Rent	Amount of rent earned, i.e. rent received less accrued rent at the start of the period plus accrued rent, at the end of the reporting period. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.
C0100	Net gains and losses	Net gains and losses resulting from assets sold or matured during the reporting period. The gains and losses are calculated as the difference between selling or maturity value and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero.
C0110	Unrealised gains and losses	Unrealised gains and losses resulting from assets not sold nor matured during the reporting period. The unrealised gains and losses are calculated as the difference between the value according to Article 75 of Directive 2009/138/EC at the end of the reporting year end and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero.

S.10.01 — Securities lending and repos

General comments:

This section relates to annual submission of information for groups.

This template contains an item–by–item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, which include also the liquidity swaps referred to in Article 309 (2)(f) of the Delegated Regulation (EU) 2015/35.

It shall be reported only when the value of the underlying securities on and off balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5 % of the total investments as reported in C0010/R0070 and C0010/R0220 of template S.02.01. when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

All contracts that are on the balance sheet or off balance sheet shall be reported. The information shall include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll–over strategy, where they substantially are the same transaction, only open positions shall be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Each repo and securities lending contract shall be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part then the contract needs to be unbundled unless is stated otherwise in the instructions.

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the repos and securities lending contracts net of intra–group transactions held within the scope of group supervision. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and its subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by 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) shall be reported item by item;

— The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the repos and securities lending contracts, net of intra–group transactions, held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and its subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item;

— The repurchase agreements and securities lending contracts held directly (i.e. not on a look–through basis)by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported item by item;

— The repurchase agreements and securities lending contracts held by other related undertakings under method 2 shall not be included.

	ITEM	**INSTRUCTIONS**
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the repo and securities lending. This item shall be filled in only when it relates to the repos and securities lending contracts held by participating undertakings, insurance holding companies or mixed–financial holding companies and subsidiaries under deduction and aggregation method.
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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

	ITEM	INSTRUCTIONS
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Portfolio	Distinction between life, non–life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: 1 — Life 2 — Non–life: 3 — Ring fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used. For assets held off–balance sheet this item shall not be reported.
C0050	Fund number	Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets). Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re–used for a different fund.
C0060	Asset category	Identify the asset categories of the underlying asset lent/provided as part of a securities lending transactions or repurchase agreements). Use the categories defined in Annex IV — Assets Categories of this Regulation.
C0070	Counterparty Name	Name of the counterparty of the contract. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.
C0080	Counterparty code	Identification code of the counterparty using the Legal Entity Identifier (LEI) if available. If none is available, this item shall not be reported.
C0090	Type of counterparty code	Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None

	ITEM	INSTRUCTIONS
C0100	Counterparty asset category	Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements. Use the asset categories defined in Annex IV — Assets Categories of this Regulation.
C0110	Asset held in unit–linked and index–linked contracts	Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list shall be used: 1 — Unit–linked or index–linked 2 — Neither unit–linked nor index–linked
C0120	Position in the contract	Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list shall be used: 1 — Buyer in a repo 2 — Seller in a repo 3 — Lender in a securities lending 4 — Borrower in a securities lending
C0130	Near leg amount	Represents the following amounts: — Buyer in a repo: amount received at the contract inception — Seller in a repo: amount ceded at the contract inception — Lender in a securities lending: amount received as guarantee at the contract inception — Borrower in a securities lending: amount or market value of the securities received at the contract inception
C0140	Far leg amount	This item is only applicable for repos and represents the following amounts: — Buyer in a repo: amount ceded at the contract maturity — Seller in a repo: amount received at the contract maturity
C0150	Start date	Identify the ISO 8601 (yyyy–mm–dd) code of the contract start date. The contract start date refers to the date when obligations under the contract come into effect.
C0160	Maturity date	Identify the ISO 8601 (yyyy–mm–dd) code of the contract closing date. Even if the contract is on an open call basis, there is usually a date when the contract expires. In these cases this date must be reported, if no call occurs before. An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled. For contracts with no defined maturity date report '9999–12–31'.

	ITEM	INSTRUCTIONS
C0170	Solvency II Value	This item is only applicable for contracts that are still open at the reporting date. Value of the repo or securities lending contract, following Article 75 of Directive 2009/138/EC rules for valuation of contracts. This value can be positive, negative or zero.

S.11.01 — Assets held as collateral

General comments:

This section relates to annual submission of information for groups.

This template contains an item–by–item list of off–balance sheet assets held as collateral for covering balance sheet.

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement shall be reported.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset held as collateral shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset held as collateral shall be reported separately, with one row for each asset, filling in all variables requested in that table.

All items except items 'Type of asset for which the collateral is held' (C0140), 'Name of the counterparty pledging the collateral' (C0060) and 'Name of the group of the counterparty pledging the collateral' (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets held as collateral within the scope of group supervision net of intra–group transactions. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) in of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The assets held as collateral by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by 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) shall be reported item by item by undertaking;

— The assets held as collateral by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the assets held as collateral within the scope of group supervision, net of intra–group transactions, which must be reported and the other part of the reporting shall include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported item by item;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item by undertaking;

— The assets held as collateral by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall be reported;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 shall be reported item by item;

— The assets held directly by the undertaking (i.e. not on a look–through basis) as collateral by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) shall be reported item by item by undertaking;

— The assets held as collateral by other related undertakings under method 2 shall not be included.

	ITEM	INSTRUCTIONS
Information on positions held		
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the asset as collateral. This item shall be filled in only when it relates to assets held as collateral by participating undertakings, insurance holding companies, mixed–financial holding companies and subsidiaries under deduction and aggregation method.
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code + EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)

	ITEM	INSTRUCTIONS
		4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: '9/1'.
C0060	Name of the counterparty pledging the collateral	The name of the counterpart that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. When the assets on the balance sheet for which the collateral is held are loans on policies, 'Policyholder' shall be reported.
C0070	Name of the group of the counterparty pledging the collateral	Identify the economic group of the counterpart pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name. This item is not applicable when the assets on the balance sheet for which the collateral is held are loans on policies.
C0080	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. In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody. This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.
C0090	Quantity	Number of assets, for all assets if relevant. This item shall not be reported if item Par amount (C0100) is reported.

	ITEM	INSTRUCTIONS
C0100	Par amount	Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75 and 79 if applicable. This item shall not be reported if item Quantity (C0090) is reported.
C0110	Valuation method	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: 1 — quoted market price in active markets for the same assets 2 — quoted market price in active markets for similar assets 3 — alternative valuation methods: 4 — adjusted equity methods (applicable for the valuation of participations) 5 — IFRS equity methods (applicable for the valuation of participations 6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35
C0120	Total amount	Value calculated as defined by Article 75 of the Directive 2009/138/EC. The following shall be considered: — Corresponds to the multiplication of 'Par amount' by 'Unit percentage of par amount Solvency II price' plus 'Accrued interest', for assets where the first two items are relevant; — Corresponds to the multiplication of 'Quantity' by 'Unit Solvency II price', for assets where these two items are relevant; — For assets classifiable under asset categories 7, 8 and 9, this shall indicate the Solvency II value of the asset.
C0130	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total amount.
C0140	Type of asset for which the collateral is held	Identify the type of asset for which the collateral is held. One of the options in the following closed list shall be used: 1 — Government bonds 2 — Corporate bonds 3 — Equities 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) X — Derivatives

	ITEM	INSTRUCTIONS
Information on assets		
C0040	Asset ID Code	Asset ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0050	Asset ID Code Type	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: '9/1'.
C0150	Item Title	Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking. The following shall be considered: — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line–by–line. — This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75.

	ITEM	INSTRUCTIONS
		— When the collateral comprises insurance policies (regarding loans collateralised by insurance policies) those policies don't need to be individualised and this item is not applicable.
C0160	Issuer Name	Name of the issuer, defined as entity that issues assets to investors,, representing part of its capital, part of its debt, derivatives, etc. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity — Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised; — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0170	Issuer Code	Identification code of the issuer code using the Legal Entity Identifier (LEI) if available. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0180	Type of issuer code	Identification of the code used for the 'Issuer Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None

	ITEM	INSTRUCTIONS
		This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0190	Issuer Sector	Identify the economic sector of issuer based on the latest version of NACE code (as published in an EC Regulation). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411'). The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; — This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.
C0200	Issuer Group Name	Name of issuer's ultimate parent entity. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0210	Issuer Group Code	Issuer group identification code using the Legal Entity Identifier (LEI) if available. If none is available this item shall not be reported.

	ITEM	INSTRUCTIONS
		The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0220	Type of issuer group code	Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used: 1 — LEI 9 — None This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.
C0230	Issuer Country	ISO 3166–1 alpha–2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset. The following shall be considered: — Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; — Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity — Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; — This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. One of the options shall be used: — ISO 3166–1 alpha–2 code — XA: Supranational issuers — EU: European Union Institutions
C0240	Currency	Identify the ISO 4217 alphabetic code of the currency of the issue. The following shall be considered: — This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason.

	ITEM	INSTRUCTIONS
		— Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.
C0250	CIC	Complementary Identification Code used to classify assets, as set out in Annex VI — CIC table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.
C0260	Unit price	Unit price of the asset, if relevant. This item shall not be reported if item Unit percentage of par amount Solvency II price (C0270) is reported.
C0270	Unit percentage of par amount Solvency II price	Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant. This item shall not be reported if item Unit price (C0260) is reported.
C0280	Maturity date	Only applicable for CIC categories 1, 2, 5, 6 and 8, and CIC 74 and CIC 79. Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date. Corresponds always to the maturity date, even for callable securities. The following shall be considered: — For perpetual securities use '9999–12–31' — For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.

S.15.01 — Description of the guarantees of variable annuities

General comments:

This section relates to annual submission of information for groups.

This template shall only be reported by groups in relation to the direct business and only for those entities outside the EEA that have variable annuities portfolios.

Variable annuities are unit–linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non–life company for the variable annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Identify the legal name of non–EEA undertaking selling the product.
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: Identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time).
C0050	Product denomination	Commercial name of product (undertaking–specific)
C0060	Description of the product	General qualitative description of the product. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.
C0070	Initial date of guarantee	The ISO 8601 (yyyy–mm–dd) code of the initial date of the cover.
C0080	Final date of guarantee	The ISO 8601 (yyyy–mm–dd) code of the final date of the cover.
C0090	Type of guarantee	The following closed list shall be used: 1 — Guaranteed minimum death benefit 2 — Guaranteed minimum accumulation benefit 3 — Guaranteed minimum income benefit 4 — Guaranteed minimum withdrawal benefits 9 — Other
C0100	Guaranteed level	Indicate the level of the guaranteed benefit in percentage (as a decimal).
C0110	Description of the guarantee	General description of the guarantees. This shall include at least the capital accumulation mechanisms (e.g. roll–up, ratchet, step–up, reset), its frequency (infra–annual, annual, x–yearly), the base for computation of guaranteed levels (e.g. premium paid, premium paid net of expenses and/or withdrawals and/or paid–ups, premium increased by the capital accumulation mechanism), the guaranteed conversion factor, other general information about how the guarantee works.

S.15.02 — Hedging of guarantees of variable annuities

General comments:

This section relates to annual submission of information for groups.

This template shall only be reported by groups in relation to the direct business and only for those entities outside the EEA that have variable annuities portfolios.

Variable annuities are unit–linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non–life company for the Variable Annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Identify the legal name of non–EEA undertaking selling the product.
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: Identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time.
C0050	Product denomination	Commercial name of product (undertaking–specific)
C0060	Type of hedging	The following closed list shall be used: 1 — No hedging 2 — Dynamic hedging 3 — Static hedging 4 — Ad hoc hedging Dynamic hedging is frequently rebalanced; static hedging is made of 'standard' derivatives but not frequently rebalanced; ad hoc hedging is made of financial products structured for the specific purpose of hedging those liabilities.

	ITEM	INSTRUCTIONS
C0070	Delta hedged	The following closed list shall be used: 1 — Delta hedged 2 — Delta not hedged 3 — Delta partially hedged 4 — Guarantee not sensitive to delta. Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0080	Rho hedged	The following closed list shall be used: 1 — Rho hedged 2 — Rho not hedged 3 — Rho partially hedged 4 — Guarantee not sensitive to rho. Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0090	Gamma hedged	The following closed list shall be used: 1 — Gamma hedged 2 — Gamma not hedged 3 — Gamma partially hedged 4 — Guarantee not sensitive to gamma Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0100	Vega hedged	The following closed list shall be used: 1 — Vega hedged 2 — Vega not hedged 3 — Vega partially hedged 4 — Guarantee not sensitive to vega Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0110	FX hedged	The following closed list shall be used: 1 — FX hedged 2 — FX not hedged 3 — FX partially hedged 4 — Guarantee not sensitive to FX Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.

	ITEM	INSTRUCTIONS
C0120	Other hedged risks	If other risks are hedged specify their names
C0130	Economic result without hedging	The 'economic result' that the guarantee of the policies has generated during the reporting year if there is no hedging strategy in place, or would have generated without it if there is one in place. It shall be equal to: + written premium/fees for the guarantee, minus – expenses incurred to the guarantee, minus – claims due to the guarantee, minus – variation of guarantee technical provisions.
C0140	Economic result with hedging	The 'economic result' that the guarantee of the policies has generated during the reporting year considering the result of the hedging strategy. Where hedging is performed for a portfolio of products, for instance in cases where hedge instruments may not be allocated to specific products, the undertaking shall allocate the effect of hedging to the different products using the weight of each product in the 'Economic result without hedging' (C0110).

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

General comments:

This section relates to annual submission of information for groups.

This template is relevant when at least one long term guarantee measure or transitional is used by any undertaking within the scope of group supervision.

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

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

The amounts reported in this template shall be net of Intra Group Transactions.

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of technical provisions including long term guarantee measures and transitional measures
C0020/R0010	Without transitional on technical provisions — Technical Provisions	Total amount of technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment.

	ITEM	INSTRUCTIONS
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional deduction to technical provisions. It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.
C0040/R0010	Without transitional on interest rate — Technical Provisions	Total amount of technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.
C0060/R0010	Without volatility adjustment and without other transitional measures — Technical Provisions	Total amount of technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.
C0080/R0010	Without matching adjustment and without all the others — Technical Provisions	Total amount of technical provisions without any LTG measure.
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	Amount of the adjustment to the technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0010	Impact of all LTG measures and transitionals — Technical Provisions	Amount of the adjustment to the technical provisions due to the application of the LTG measures and transitionals.

	ITEM	INSTRUCTIONS
C0010/R0020	Amount with LTG measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0020	Without transitional on technical provisions — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0020	Without transitional on interest rate — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0020	Impact of transitional on interest rate — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0020	Without volatility adjustment and without other transitional measures — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020 and C0040.

	ITEM	INSTRUCTIONS
C0080/R0020	Without matching adjustment and without all the others — Basic own funds	Total amount of basic own funds calculated considering technical provisions without any LTG measure.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0020	Impact of all LTG measures and transitionals — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.
C0010/R0030	Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0030	Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0030	Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions. It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0030	Without transitional on interest rate — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0030	Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.

	ITEM	INSTRUCTIONS
C0060/R0030	Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0030	Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the excess of assets over liabilities considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0030	Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure.
C0090/R0030	Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the excess of assets over liabilities considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0030	Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.
C0010/R0040	Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0040	Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

	ITEM	INSTRUCTIONS
C0030/R0040	Impact of transitional on technical provisions — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the transitional deduction to technical provisions. It shall be the difference between the restricted own funds due to ring–fencing calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0040	Without transitional on interest rate — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0040	Impact of transitional on interest rate — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the restricted own funds due to ring–fencing calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0040	Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0040	Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the restricted own funds due to ring–fencing considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the restricted own funds due to ring–fencing considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0040	Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without any LTG measure.

	ITEM	INSTRUCTIONS
C0090/R0040	Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the restricted own funds due to ring–fencing considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the restricted own funds due to ring–fencing considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0040	Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the LTG measures and transitionals.
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0050	Without transitional on technical provisions — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0050	Without transitional on interest rate — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.

	ITEM	INSTRUCTIONS
		It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0050	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0050	Without matching adjustment and without all the others — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0050	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the LTG measures and transitionals.
C0010/R0060	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.

	ITEM	INSTRUCTIONS
C0020/R0060	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0060	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0060	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0060	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0060	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0060	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 1 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020 and C0040.

	ITEM	INSTRUCTIONS
C0080/R0060	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.
C0090/R0060	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0060	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.
C0010/R0070	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0070	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0070	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0070	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

	ITEM	INSTRUCTIONS
C0050/R0070	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0070	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0070	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 2 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0070	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without any LTG measure.
C0090/R0070	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0070	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the LTG measures and transitionals.

	ITEM	INSTRUCTIONS
C0010/R0080	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0080	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0080	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0080	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0050/R0080	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0080	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0080	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.

	ITEM	INSTRUCTIONS
		It shall be the difference between the eligible own funds to meet SCR–Tier 3 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0080	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without any LTG measure.
C0090/R0080	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0080	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals.
C0010/R0090	Amount with LTG measures and transitionals — SCR	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0020/R0090	Without transitional on technical provisions — SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.
C0030/R0090	Impact of transitional on technical provisions — SCR	Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0040/R0090	Without transitional on interest rate — SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

	ITEM	INSTRUCTIONS
C0050/R0090	Impact of transitional on interest rate — SCR	Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0060/R0090	Without volatility adjustment and without other transitional measures — SCR	Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.
C0070/R0090	Impact of volatility adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020 and C0040.
C0080/R0090	Without matching adjustment and without all the others — SCR	Total amount of SCR calculated considering Technical provisions without any LTG measure.
C0090/R0090	Impact of matching adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0090	Impact of all LTG measures and transitionals — SCR	Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals.

S.23.01 — Own Funds

General comments:

This section relates to opening, quarterly and annual submission for groups.

The template is applicable under all three calculation methods for group solvency capital requirement. Since most of the items are applicable to the part of the group that is covered by method 1, the items applicable when Deduction and Aggregation is used, exclusively or in combination with method 1, are clearly identified in the instructions.

	ITEM	INSTRUCTIONS
Basic own funds before deduction for participations in other financial sector		
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the group that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1– criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0020/C0010	Non–available called but not paid in ordinary share capital at group level — total	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 2009/138/EC.
R0020/C0020	Non–available called but not paid in ordinary share capital at group level — tier 1 unrestricted	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 2009/138/EC that meets tier 1 unrestricted criteria.
R0020/C0040	Non–available called but not paid in ordinary share capital at group level –tier 2	This is the 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 2009/138/EC which meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.

	ITEM	INSTRUCTIONS
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0060/C0010	Non–available subordinated mutual member accounts at group level — total	This is the total amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0060/C0030	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 Directive 2009/138/EC that meet the criteria for Tier 1 restricted.

	ITEM	INSTRUCTIONS
R0060/C0040	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 2009/138/EC that meet the criteria for Tier 2.
R0060/C0050	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 the Directive 2009/138/EC that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items.
R0080/C0010	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 Directive 2009/138/EC.
R0080/C0020	Non–available surplus funds at group level) — tier 1 unrestricted	This is the amount of surplus funds that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued that meet the criteria for Tier 3.
R0100/C0010	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 Directive 2009/138/EC.
R0100/C0030	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 Directive 2009/138/EC and which meet the criteria for Tier 1 restricted items.
R0100/C0040	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 2009/138/EC and which meet the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0100/C0050	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 2009/138/EC and which meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.
R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0120/C0010	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 Directive 2009/138/EC.
R0120/C0030	Non–available share premium account related to preference shares at group level — tier 1 restricted	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 2009/138/EC and which meets the criteria for Tier 1 restricted items.
R0120/C0040	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 Directive 2009/138/EC and which meets the criteria for Tier 2.
R0120/C0050	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 2009/138/EC and which meets the criteria for Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0150/C0010	Non–available subordinated liabilities at group level — total	This is the total amount of subordinated liabilities that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0150/C0030	Non–available subordinated liabilities at group level — tier 1 restricted	This is the amount of subordinate liabilities that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items.
R0150/C0040	Non–available subordinated liabilities at group level — tier 2	This is the amount of subordinated liabilities that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0150/C0050	Non–available subordinated liabilities at group level — tier 3	This is the amount of subordinated liabilities that are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets that meet the tier 3 classification criteria.
R0170/C0010	An amount equal to the value of net deferred tax assets non available at group level –total	This is the total amount of net deferred tax assets which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0170/C0050	An amount equal to the value of net deferred tax assets non available 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 Directive 2009/138/EC that meet the criteria for Tier 3.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.

	ITEM	INSTRUCTIONS
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
R0190/C0010	Non–available own funds related to other own funds items approved by supervisory authority — total	This is the total amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available, as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0190/C0020	Non–available own funds related to other own funds items approved by supervisory authority — tier 1 unrestricted items	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items.
R0190/C0030	Non–available own funds related to other own funds items approved by supervisory authority — tier 1 restricted items	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items.
R0190/C0040	Non–available own funds related to other own funds items approved by supervisory authority — tier 2	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0190/C0050	Non–available own funds related to other own funds items approved by supervisory authority — tier 3	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.
R0200/C0010	Minority interests at group level (if not reported as part of another own fund item)– total	This is the total of minority interests in the group being reported upon. This row shall be reported if minority interests have not been already included in other items of basic own fund ('BOF') (i.e. minority interests shall not be counted twice).
R0200/C0020	Minority interests at group level (if not reported as part of another own fund item)– tier 1 unrestricted	The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 unrestricted items.

	ITEM	INSTRUCTIONS
R0200/C0030	Minority interests at group level (if not reported as part of another own fund item)– tier 1 restricted	The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 restricted items.
R0200/C0040	Minority interests at group level (if not reported as part of another own fund item)– tier 2	The amount of minority interests in the group being reported upon that meet the criteria for Tier 2.
R0200/C0050	Minority interests at group level (if not reported as part of another own fund item)– tier 3	The amount of minority interests in the group being reported upon that meet the criteria for Tier 3.
R0210/C0010	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 2009/138/EC.
R0210/C0020	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 2009/138/EC that meet the criteria for Tier 1 unrestricted.
R0210/C0030	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 2009/138/EC that meet the criteria for Tier 1 restricted.
R0210/C0040	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 2009/138/EC that meet the criteria for Tier 2.
R0210/C0050	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 2009/138/EC that meet the criteria for 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

R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. These own fund items are either: i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. Subordinated liabilities which do not count as basic own funds shall not be reported here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.

	ITEM	INSTRUCTIONS
Deductions		
R0230/C0010	Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — total	This is the total deduction for participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities.
R0230/C0020	Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 1 unrestricted	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC (to be showed separately in the row R0240). Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 unrestricted items.
R0230/C0030	Deductions for in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 1 restricted	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 restricted items.
R0230/C0040	Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 2	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
		Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2.
R0240/C0010	whereof deducted according to art 228 of the Directive 2009/138/EC– total	This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — total
R0240/C0020	whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 unrestricted	This is the value of participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 1 unrestricted
R0240/C0030	whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 restricted	This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 1 restricted
R0240/C0040	whereof deducted according to art 228 of the Directive 2009/138/EC — tier 2	This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 2
R0250/C0010	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 article 229 of the Directive 2009/138/EC.
R0250/C0020	Deductions for participations where there is non–availability of information (Article 229) — tier 1 unrestricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 unrestricted.
R0250/C0030	Deductions for participations where there is non–availability of information (Article 229) — tier 1 restricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 restricted.
R0250/C0040	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 article 229 of the Directive 2009/138/EC, Tier 2.
R0250/C0050	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 article 229 of the Directive 2009/138/EC, Tier 3.

	ITEM	INSTRUCTIONS
R0260/C0010	Deduction for participations included via deduction and aggregation ('D&A') when the combination of methods is used — total	This is the total deduction of the participations in related undertakings included with the Deduction and Aggregation when the combination of methods is used.
R0260/C0020	Deduction for participations included with D&A when the combination of methods is used — tier 1 unrestricted	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 1 unrestricted.
R0260/C0030	Deduction for participations included with D&A when the combination of methods is used — tier 1 restricted	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation when a combination of methods is used — tier 1 restricted.
R0260/C0040	Deduction for participations included with D&A when the combination of methods is used — tier 2	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 2.
R0260/C0050	Deduction for participations included with D&A when combination of methods is used — tier 3	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 3.
R0270/C0010	Total of non–available own fund items — total	This is the total of non– available own fund items.
R0270/C0020	Total of non–available own fund items — tier 1 unrestricted	This is the non– available own fund items in Tier 1 unrestricted items.
R0270/C0030	Total of non–available own fund items — tier 1 restricted	This is the non–available own fund items — tier 1 restricted items.
R0270/C0040	Total of non–available own fund items — tier 2	This is the non–available own fund items — tier 2.
R0270/C0050	Total of non–available own fund items — tier 3	This is the non–available own fund items — tier 3.
R0280/C0010	Total deductions — total	This is the total amount of deductions not included in the reconciliation reserves.
R0280/C0020	Total deductions — tier 1 unrestricted	This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves.
R0280/C0030	Total deductions — tier 1 restricted	This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves.
R0280/C0040	Total deductions — tier 2	This is the amount of deductions from tier 2 not included in the reconciliation reserves.

	ITEM	INSTRUCTIONS
R0280/C0050	Total deductions — tier 3	This is the amount of deductions from tier 3 not included in the reconciliation reserves.

Total basic own funds after deductions

R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.

Ancillary own funds

R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand–total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC — total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0040	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.

	ITEM	INSTRUCTIONS
R0350/C0050	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC– tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0360/C0010	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — total	This is the total amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0360/C0040	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	This is the total amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.
R0370/C0040	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual–type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3	This is the amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0380/C0010	Non available ancillary own funds at group level — total	This is the total amount of ancillary own funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0380/C0040	Non available ancillary own funds at group level — tier 2	This is the amount of ancillary own funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0380/C0050	Non available ancillary own funds at group level — tier 3	This is the amount of ancillary own funds which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.

Own funds of other financial sectors

The following items are applicable also in case of D&A and combination of methods

R0410/C0010	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — total	Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0410/C0020	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0410/C0030	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
R0410/C0040	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 2	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0420/C0010	Institutions for occupational retirement provision — total	Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0420/C0020	Institutions for occupational retirement provision –tier 1 unrestricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0030	Institutions for occupational retirement provision –tier 1 restricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0040	Institutions for occupational retirement provision –tier 2	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 2. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0050	Institutions for occupational retirement provision –tier 3	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 3. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC
R0430/C0010	Non–regulated entities carrying out financial activities — total	Total of own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
R0430/C0020	Non–regulated entities carrying out financial activities — tier 1 unrestricted	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0430/C0030	Non–regulated entities carrying out financial activities — tier 1 restricted	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0430/C0040	Non–regulated entities carrying out financial activities — tier 2	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0010	Total own funds of other financial sectors — total	Total of own funds in other financial sectors. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0020	Total own funds of other financial sectors — tier 1 unrestricted	Total of own funds in other financial sectors –tier 1 unrestricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0030	Total own funds of other financial sectors — tier 1 restricted	Total of own funds in other financial sectors –tier 1 restricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0040	Total own funds of other financial sectors — tier 2	Total of own funds in other financial sectors –tier 2. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
Own funds when using the D&A, exclusively or in combination of method 1		
R0450/C0010	Own funds aggregated when using the D&A and combination of method — Total —	These are the total eligible 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; after the deduction of non–available own funds at group level.
R0450/C0020	Own funds aggregated when using the D&A and combination of method — Tier 1 unrestricted	These are the eligible 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 after the deduction of non–available own funds at group level
R0450/C0030	Own funds aggregated when using the D&A and combination of method — Tier 1 restricted	These are the eligible 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 after the deduction of non available own funds at group level
R0450/C0040	Own funds aggregated when using the D&A and combination of method — Tier 2	These are the eligible 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 after the deduction of non available own funds at group level.
R0450/C0050	Own funds aggregated when using the D&A and combination of method — Tier 3	These are the eligible 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 after the deduction of non available own funds at group level.
R0460/C0010	Own funds aggregated when using the D&A and combination of method net of IGT — Total	These are the total eligible own funds after the elimination of the intra–group transactions for the calculation of the aggregated group eligible own funds. The own funds figure reported here shall be net of non available own funds and net of IGTs.
R0460/C0020	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 unrestricted	These are the eligible own funds after the elimination of the intra–group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 unrestricted items. The own funds figure reported here shall be net of non available own funds and net of IGTs.
R0460/C0030	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 restricted	These are the eligible own funds after the elimination of the intra–group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted. The own funds figure reported here shall be net of non available own funds and net of IGTs.

	ITEM	INSTRUCTIONS
R0460/C0040	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 2	These are the eligible own funds after the elimination of the intra–group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2. The own funds figure reported here shall be net of non available own funds and net of IGTs.
R0460/C0050	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 3	These are the eligible own funds after the elimination of the intra–group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3. The own funds figure reported here shall be net of non available own funds and net of IGTs.
R0520/C0010	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) –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 consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A.
R0520/C0020	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 unrestricted	This is the own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 1 unrestricted items.
R0520/C0030	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 restricted	This is the own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 1 restricted items.
R0520/C0040	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 2	This is the own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 2.
R0520/C0050	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A)– tier 3	This is the own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 3.
R0530/C0010	Total available own funds to meet the minimum consolidated group SCR –total	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the minimum consolidated group SCR, excluding the own funds from other financial sector and from the undertakings included via D&A.

	ITEM	INSTRUCTIONS
R0530/C0020	Total available own funds to meet the minimum consolidated group SCR– tier 1 unrestricted	This is the own funds of the undertaking, 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.
R0530/C0030	Total available own funds to meet the minimum consolidated group SCR — tier 1 restricted	This is the 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.
R0530/C0040	Total available own funds to meet the minimum consolidated group SCR — tier 2	This is the own funds of the undertaking, 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.
R0560/C0010	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — total	This is the total group own funds which are eligible to cover the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) under the limits For the purpose of the eligibility of those own fund items the consolidated group SCR shall not include the capital requirements from other financial sectors (Article 336 (c) of the Delegated Regulation (EU) 2015/35) consistently.
R0560/C0020	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 unrestricted	This is the group own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 unrestricted items.
R0560/C0030	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 Restricted	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 restricted items.
R0560/C0040	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 2	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0560/C0050	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 3	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 3.
R0570/C0010	Total eligible own funds to meet the minimum consolidated group SCR– total	This is the total eligible own funds to meet the minimum consolidated group SCR.
R0570/C0020	Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items.
R0570/C0030	Total eligible e own funds to meet the minimum consolidated group SCR — tier 1 restricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items.
R0570/C0040	Total eligible own funds to meet the minimum consolidated group SCR — tier 2	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 2.
R0590/C0010	Consolidated Group SCR	Consolidated group SCR calculated for the consolidated data in accordance with Article 336, (a), (b), (c) and (d) of Delegated Regulation (EU) 2015/35. For quarterly reporting this is the latest SCR to be calculated and reported, 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), including capital add on.
R0610/C0010	Minimum consolidated Group SCR	Minimum consolidated group SCR calculated for the consolidated data (method 1) as per Article 230 or 231 of the Solvency II Directive 2009/138/EC.
R0630/C0010	Ratio of Eligible own funds to the consolidated group SCR (excluding other financial sectors and the undertakings included via D&A)	This is the solvency ratio calculated as the total of eligible own funds to meet the consolidated group SCR divided by the consolidated group SCR, excluding capital requirements and own funds from other financial sectors and the undertakings included via D&A. For the purpose of this ratio the consolidated group SCR shall not include the capital requirements from other financial sectors (Article 336 (c) of the Delegated Regulation (EU) 2015/35)).

	ITEM	INSTRUCTIONS
R0650/C0010	Ratio of Eligible own funds to Minimum Consolidated Group SCR	This is the minimum solvency ratio calculated as the total of eligible own funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A).
R0660/C0010	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A)	This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR.
R0660/C0020	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted
R0660/C0030	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 1 restricted
R0660/C0040	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 2	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 2
R0660/C0050	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 3	This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3
R0670/C0010	SCR for entities included with D&A method	This is the total of solvency capital requirements for undertakings included with Deduction and Aggregation method. This cell shall include sum of the proportional share of the SCR for undertakings included in the group solvency calculation through D&A. It's only relevant in case of D&A and combination of methods.

	ITEM	INSTRUCTIONS
R0680/C0010	Group SCR	The group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336, (a), (b), (c) and (d) of Delegated Regulation (EU) 2015/35 (R0590/C0010) and the SCR for entities included with D&A (R0660/C0010).
R0690/C0010	Ratio of Eligible own funds to the group SCR including other financial sectors and D&A undertakings	This is solvency ratio calculated as the total of eligible own funds to meet the group SCR divided by the group SCR, including other financial sectors and D&A undertakings

Reconciliation Reserve

R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company and the related undertakings, both directly and indirectly .
R0720/C0060	Foreseeable dividends, distributions and charges	These are the dividends, distributions and charges foreseeable by the undertaking.
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring–fenced funds and matching portfolios at group level.
R0750/C0060	Other non available own funds	These are other non available own funds of related undertakings according to Article 335 (1)(d) and (f) of Delegated Regulation (EU) 2015/35.
R0760/C0060	Reconciliation reserve — total	This is the reconciliation reserve of the undertaking, before deductions for participations.
R0770/C0060	Expected profits included in future premiums (EPIFP) — Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking.

	ITEM	INSTRUCTIONS
R0780/C0060	Expected profits included in future premiums (EPIFP) — Non– life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non–life business of the undertaking.
R0790/C0060	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums.

S.23.02 — Detailed information by tiers on own funds

General comments:

This section relates to annual submission for groups when method 1 is used, either exclusively or in combination with method 2.

	ITEM	INSTRUCTIONS
R0010/C0010	Ordinary share capital –Paid in — total	This is the total of paid in ordinary share capital, including own shares.
R0010/C0020	Ordinary share capital — Paid in — tier 1	This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — total	This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.
R0020/C0040	Ordinary share capital –Called up but not yet paid in — tier 2	This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.
R0030/C0010	Own shares held — total	This is the total amount of own shares held by the undertaking.
R0030/C0020	Own shares held — tier 1	This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.
R0100/C0010	Total ordinary share capital	This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0020	Total ordinary share capital — tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in.

	ITEM	INSTRUCTIONS
R0100/C0040	Total ordinary share capital — tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2.
R0110/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — total	This is the total of paid in initial funds, members' contributions or the equivalent basic own–fund item for mutual and mutual–type undertaking.
R0110/C0020	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Pain in — tier 1	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 1.
R0120/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — total	This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0120/C0040	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — tier 2	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 2.
R0200/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking	This is the total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking.
R0200/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 1.
R0200/C0040	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 2.

	ITEM	INSTRUCTIONS
R0210/C0010	Subordinated mutual member accounts — Dated subordinated — total	This is the total amount of dated subordinated mutual member accounts.
R0210/C0020	Subordinated mutual member accounts — Dated subordinated — tier 1	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1.
R0210/C0030	Subordinated mutual member accounts — Dated subordinated — tier 1 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0210/C0040	Subordinated mutual member accounts — Dated subordinated — tier 2	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2.
R0210/C0050	Subordinated mutual member accounts — Dated subordinated — tier 2 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0210/C0060	Subordinated mutual member accounts — Dated subordinated — tier 3	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 3.
R0220/C0010	Subordinated mutual member accounts — Undated subordinated with a call option — total	This is the total of undated subordinated mutual member accounts with a call option.
R0220/C0020	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0220/C0030	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0220/C0040	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2.
R0220/C0050	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0220/C0060	Subordinated mutual member accounts — Undated subordinated with a call option — tier 3	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3.
R0230/C0010	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.
R0230/C0020	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0230/C0030	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.

	ITEM	INSTRUCTIONS
R0230/C0040	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0230/C0050	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0230/C0060	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 3	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0300/C0010	Total subordinated mutual member accounts	This is the total subordinated mutual member accounts.
R0300/C0020	Total subordinated mutual member accounts — tier 1	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1.
R0300/C0030	Total subordinated mutual member accounts — tier 1 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0300/C0040	Total subordinated mutual member accounts — tier 2	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2.
R0300/C0050	Total subordinated mutual member accounts — tier 2 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.

	ITEM	INSTRUCTIONS
R0300/C0060	Total subordinated mutual member accounts — tier 3	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 3.
R0310/C0010	Dated preference shares — total	This is the total dated preference shares.
R0310/C0020	Dated preference shares — tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.
R0310/C0030	Dated preference shares — tier 1 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0310/C0040	Dated preference shares — tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
R0310/C0050	Dated preference shares — tier 2 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0310/C0060	Dated preference shares — tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
R0320/C0010	Undated preference shares with a call option — total	This is the total undated preference shares with a call option.
R0320/C0020	Undated preference shares with a call option — tier 1	This is the total of undated preference shares with a call option that meet the criteria for Tier 1.
R0320/C0030	Undated preference shares with a call option — tier 1 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0320/C0040	Undated preference shares with a call option — tier 2	This is the total of undated preference shares with a call option that meet the criteria for Tier 2.
R0320/C0050	Undated preference shares with a call option — tier 2 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0320/C0060	Undated preference shares with a call option — tier 3	This is the total of undated preference shares with a call option that meet the criteria for Tier 3.

	ITEM	INSTRUCTIONS
R0330/C0010	Undated preference shares with no contractual opportunity to redeem — total	This is the total undated preference shares with no contractual opportunity to redeem.
R0330/C0020	Undated preference shares with no contractual opportunity to redeem — tier 1	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0330/C0030	Undated preference shares with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0330/C0040	Undated preference shares with no contractual opportunity to redeem — tier 2	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0330/C0050	Undated preference shares with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0330/C0060	Undated preference shares with no contractual opportunity to redeem — tier 3	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0400/C0010	Total preference shares	This is the total preference shares.
R0400/C0020	Total preference shares — tier 1	This is the total of preference shares that meet the criteria for Tier 1.
R0400/C0030	Total preference shares — tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0400/C0040	Total preference shares — tier 2	This is the total of preference shares that meet the criteria for Tier 2.
R0400/C0050	Total preference shares — tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0400/C0060	Total preference shares — tier 3	This is the total of preference shares that meet the criteria for Tier 3.
R0410/C0010	Dated subordinated liabilities — total	This is the total of dated subordinated liabilities.
R0410/C0020	Dated subordinated liabilities– tier 1	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1.

	ITEM	INSTRUCTIONS
R0410/C0030	Dated subordinated liabilities — tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0410/C0040	Dated subordinated liabilities– tier 2	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2.
R0410/C0050	Dated subordinated liabilities– tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0410/C0060	Dated subordinated liabilities– tier 3	This is the amount of dated subordinated liabilities that meet the criteria for Tier 3.
R0420/C0010	Undated subordinated liabilities with a contractual opportunity to redeem — total	This is the total of undated subordinated liabilities that have a contractual opportunity to redeem.
R0420/C0020	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 1.
R0420/C0030	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0420/C0040	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 2.
R0420/C0050	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0420/C0060	Undated subordinated liabilities with a contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 3.
R0430/C0010	Undated subordinated liabilities with no contractual opportunity to redeem — total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem.
R0430/C0020	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0430/C0030	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.

	ITEM	INSTRUCTIONS
R0430/C0040	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0430/C0050	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0430/C0060	Undated subordinated liabilities with no contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0500/C0010	Total subordinated liabilities — total	This is the total of subordinated liabilities.
R0500/C0020	Total subordinated liabilities — tier 1	This is the total of subordinated liabilities that meet the criteria for Tier 1.
R0500/C0030	Total subordinated liabilities — tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0500/C0040	Total subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0500/C0050	Total subordinated liabilities — tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0500/C0060	Total subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0510/C0070	Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0080	Ancillary own fund items for which an amount was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0090	Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.
R0510/C0100	Ancillary own fund items for which an amount was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 3.
R0520/C0080	Ancillary own fund items for which a method was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 2.

	ITEM	INSTRUCTIONS
R0520/C0100	Ancillary own fund items for which a method was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 3.
R0600/C0110	Excess of assets over liabilities — attribution of valuation differences –Difference in the valuation of assets	This is the difference in the valuation of assets.
R0610/C0110	Excess of assets over liabilities — attribution of valuation differences — Difference in the valuation of technical provisions	This is the difference in the valuation of technical provisions.
R0620/C0110	Excess of assets over liabilities — attribution of valuation differences –Difference in the valuation of other liabilities	This is the difference in the valuation of other liabilities.
R0630/C0110	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
R0640/C0110	Other, please explain why you need to use this line.	This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 shall provide an explanation and details of such items.
R0640/C0120	Other, please explain why you need to use this line	This is the explanation of other items reported in R0640/C0110.
R0650/C0110	Reserves from financial statements adjusted for Solvency II valuation differences	This is the total of reserves from the financial statements after adjustment for valuation differences. This item shall include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital.
R0660/C0110	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.
R0700/C0110	Excess of assets over liabilities	This is the amount of excess of assets over liabilities.

S.23.03 — Annual movements on own funds

General comments:

This section relates to annual submission for groups when method 1 is used, either exclusively or in combination with method 2.

	ITEM	INSTRUCTIONS
Ordinary share capital — movements in the reporting period		
R0010/C0010	Ordinary share capital –Paid in — balance brought forward	This is the balance of paid in ordinary share capital brought forward from the previous reporting period.
R0010/C0020	Ordinary share capital –Paid in — increase	This is the increase in paid in ordinary share capital over the reporting period.

	ITEM	INSTRUCTIONS
R0010/C0030	Ordinary share capital –Paid in — reduction	This is the reduction in paid in ordinary share capital over the reporting period.
R0010/C0060	Ordinary share capital –Paid in — balance carried forward	This is the balance of paid in ordinary share capital carried forward to the next reporting period.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — balance brought forward	This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period.
R0020/C0020	Ordinary share capital –Called up but not yet paid in — increase	This is the increase in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0030	Ordinary share capital –Called up but not yet paid in — reduction	This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0060	Ordinary share capital –Called up but not yet paid in — balance carried forward	This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.
R0030/C0010	Own shares held — balance brought forward	This is the balance of own shares held, brought forward from the previous reporting period.
R0030/C0020	Own shares held — increase	This is the increase in own shares held, brought over the reporting period.
R0030/C0030	Own shares held — reduction	This is the reduction in own shares held, brought over the reporting period.
R0030/C0060	Own shares held — balance carried forward	This is the balance of own shares held carried forward to the next reporting period.
R0100/C0010	Total ordinary share capital — balance brought forward	This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held.
R0100/C0020	Total ordinary share capital — increase	This is the increase in total ordinary share capital over the reporting period.
R0100/C0030	Total ordinary share capital — reduction	This is the reduction in total ordinary share capital over the reporting period.
R0100/C0060	Total ordinary share capital — balance carried forward	This is the balance of total ordinary share capital carried forward to the next reporting period.

Share premium account related to ordinary share capital — movements in the reporting period

R0110/C0010	Share premium account related to ordinary share capital –Tier 1 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R0110/C0020	Share premium account related to ordinary share capital –Tier 1 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0030	Share premium account related to ordinary share capital –Tier 1 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0060	Share premium account related to ordinary share capital –Tier 1 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 carried forward to the next reporting period.
R0120/C0010	Share premium account related to ordinary share capital –Tier 2 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 brought forward from the previous reporting period.
R0120/C0020	Share premium account related to ordinary share capital –Tier 2 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0030	Share premium account related to ordinary share capital –Tier 2 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0060	Share premium account related to ordinary share capital –Tier 2 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 carried forward to the next reporting period.
R0200/C0010	Share premium account related to ordinary share capital –Total — balance brought forward	This is the total balance of the share premium account related to ordinary share capital brought forward from the previous reporting period.
R0200/C0020	Share premium account related to ordinary share capital –Total — increase	This is the increase in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0030	Share premium account related to ordinary share capital –Total — reduction	This is the reduction in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0060	Share premium account related to ordinary share capital –Total — balance carried forward	This is the balance of the share premium account related to ordinary share capital carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period		
R0210/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — Paid in — balance brought forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0210/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — increase	This is the increase in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — reduction	This is the reduction in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Paid in — balance carried forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0220/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — balance brought forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0220/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — increase	This is the increase in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0220/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — reduction	This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.

	ITEM	INSTRUCTIONS
R0220/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings – Called up but not yet paid in — balance carried forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0300/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0300/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase	This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0030	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction	This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0060	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.

Subordinated mutual member accounts — movements in the reporting period

R0310/C0010	Subordinated mutual member accounts — Tier 1 — balance brought forward	This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period.
R0310/C0070	Subordinated mutual member accounts –Tier 1 — issued	This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period.

	ITEM	INSTRUCTIONS
R0310/C0080	Subordinated mutual member accounts –Tier 1 — redeemed	This is the amount of tier 1 subordinated mutual member accounts redeemed over the reporting period.
R0310/C0090	Subordinated mutual member accounts –Tier 1 — movements in valuation	This is the amount reflecting movement in valuation tier 1 subordinated mutual member accounts over the reporting period.
R0310/C0100	Subordinated mutual member accounts –Tier 1 — regulatory action	This is the amount reflecting an increase/decrease in tier 1 subordinated mutual member accounts due to regulatory action over the reporting period.
R0310/C0060	Subordinated mutual member accounts –Tier 1 — balance carried forward	This is the balance of tier 1 subordinated mutual member accounts carried forward to the next reporting period.
R0320/C0010	Subordinated mutual member accounts –Tier 2 — balance brought forward	This is the balance of tier 2 subordinated mutual member accounts brought forward from the previous reporting period.
R0320/C0070	Subordinated mutual member accounts –Tier 2 — issued	This is the amount of tier 2 subordinated mutual member accounts issued over the reporting period.
R0320/C0080	Subordinated mutual member accounts –Tier 2 — redeemed	This is the amount of tier 2 subordinated mutual member accounts redeemed over the reporting period.
R0320/C0090	Subordinated mutual member accounts –Tier 2 — movements in valuation	This is the amount reflecting movement in valuation tier 2 subordinated mutual member accounts over the reporting period.

	ITEM	INSTRUCTIONS
R0320/C0100	Subordinated mutual member accounts –Tier 2 — regulatory action	This is the amount reflecting an increase/decrease in tier 2 subordinated mutual member accounts due to regulatory action over the reporting period.
R0320/C0060	Subordinated mutual member accounts –Tier 2 — balance carried forward	This is the balance of tier 2 subordinated mutual member accounts carried forward to the next reporting period.
R0330/C0010	Subordinated mutual member accounts –Tier 3 — balance brought forward	This is the balance of tier 3 subordinated mutual member accounts brought forward from the previous reporting period.
R0330/C0070	Subordinated mutual member accounts –Tier 3 — issued	This is the amount of tier 3 subordinated mutual member accounts issued over the reporting period.
R0330/C0080	Subordinated mutual member accounts –Tier 3 — redeemed	This is the amount of tier 3 subordinated mutual member accounts redeemed over the reporting period.
R0330/C0090	Subordinated mutual member accounts –Tier 3 — movements in valuation	This is the amount reflecting movement in valuation tier 3 subordinated mutual member accounts over the reporting period.
R0330/C0100	Subordinated mutual member accounts –Tier 3 — regulatory action	This is the amount reflecting an increase/decrease in tier 3 subordinated mutual member accounts due to regulatory action over the reporting period.
R0330/C0060	Subordinated mutual member accounts –Tier 3 — balance carried forward	This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
R0400/C0010	Total subordinated mutual member accounts — balance brought forward	This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period.
R0400/C0070	Total subordinated mutual member accounts — issued	This is the total amount of subordinated mutual member accounts issued over the reporting period.
R0400/C0080	Total subordinated mutual member accounts — redeemed	This is the total amount of subordinated mutual member accounts redeemed over the reporting period.
R0400/C0090	Total subordinated mutual member accounts– movements in valuation	This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period.
R0400/C0100	Total subordinated mutual member accounts — regulatory action	This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period.
R0400/C0060	Total subordinated mutual member accounts — balance carried forward	This is the total balance of subordinated mutual member accounts carried forward to the next reporting period.

Surplus funds

R0500/C0010	Surplus funds –Balance brought forward	This is the balance of surplus funds brought forward from the previous reporting period.
R0500/C0060	Surplus funds –Balance carried forward	This is the balance of surplus funds carried forward to the next reporting period.

Preference shares — movements in the reporting period

R0510/C0010	Preference shares –Tier 1 — balance brought forward	This is the balance of Tier 1 preference shares brought forward from the previous reporting period.
R0510/C0020	Preference shares –Tier 1 — increase	This is the increase in Tier 1 preference shares over the reporting period.

	ITEM	INSTRUCTIONS
R0510/C0030	Preference shares –Tier 1 — reduction	This is the reduction in Tier 1 preference shares over the reporting period.
R0510/C0060	Preference shares –Tier 1 — balance carried forward	This is the balance of Tier 1 preference shares carried forward to the next reporting period.
R0520/C0010	Preference shares –Tier 2 — balance brought forward	This is the balance of Tier 2 preference shares brought forward from the previous reporting period.
R0520/C0020	Preference shares –Tier 2 — increase	This is the increase in Tier 2 preference shares over the reporting period.
R0520/C0030	Preference shares –Tier 2 — reduction	This is the reduction in Tier 2 preference shares over the reporting period.
R0520/C0060	Preference shares –Tier 2 — balance carried forward	This is the balance of Tier 2 preference shares carried forward to the next reporting period.
R0530/C0010	Preference shares –Tier 3 — balance brought forward	This is the balance of Tier 3 preference shares brought forward from the previous reporting period.
R0530/C0020	Preference shares –Tier 3 — increase	This is the increase in Tier 3 preference shares over the reporting period.
R0530/C0030	Preference shares –Tier 3 — reduction	This is the reduction in Tier 3 preference shares over the reporting period.
R0530/C0060	Preference shares –Tier 3 — balance carried forward	This is the balance of Tier 3 preference shares carried forward to the next reporting period.
R0600/C0010	Total preference shares — balance brought forward	This is the balance of total preference shares brought forward from the previous reporting period.
R0600/C0020	Total preference shares — increase	This is the increase in total preference shares over the reporting period.
R0600/C0030	Total preference shares — reduction	This is the reduction in total preference shares over the reporting period.
R0600/C0060	Total preference shares — balance carried forward	This is the balance of total preference shares carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
Share premium relating to preference shares		
R0610/C0010	Share premium relating to preference shares –Tier 1 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 1 brought forward from the previous reporting period.
R0610/C0020	Share premium relating to preference shares –Tier 1 — increase	This is the increase in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0030	Share premium relating to preference shares –Tier 1 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0060	Share premium relating to preference shares –Tier 1 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 1 carried forward to the next reporting period.
R0620/C0010	Share premium relating to preference shares –Tier 2 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 2 brought forward from the previous reporting period.
R0620/C0020	Share premium relating to preference shares –Tier 2– increase	This is the increase in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0030	Share premium relating to preference shares –Tier 2 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0060	Share premium relating to preference shares –Tier 2 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 2 carried forward to the next reporting period.
R0630/C0010	Share premium relating to preference shares –Tier 3 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 3 brought forward from the previous reporting period.
R0630/C0020	Share premium relating to preference shares –Tier 3 — increase	This is the increase in the share premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0030	Share premium relating to preference shares –Tier 3 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 3 over the reporting period.

	ITEM	INSTRUCTIONS
R0630/C0060	Share premium relating to preference shares –Tier 3 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 3 carried forward to the next reporting period.
R0700/C0010	Share premium relating to preference shares –Total — balance brought forward	This is the balance of the total share premium account relating to preference shares that is brought forward from the previous reporting period.
R0700/C0020	Share premium relating to preference shares –Total — increase	This is the increase in the total share premium account relating to preference shares over the reporting period.
R0700/C0030	Share premium relating to preference shares –Total — reduction	This is the reduction in the total share premium account relating to preference shares over the reporting period.
R0700/C0060	Share premium relating to preference shares –Total — balance carried forward	This is the balance of the total share premium account relating to preference shares that is carried forward to the next reporting period.

Subordinated liabilities — movements in the reporting period

R0710/C0010	Subordinated liabilities –Tier 1 — balance brought forward	This is the balance of Tier 1 subordinated liabilities brought forward from the previous reporting period.
R0710/C0070	Subordinated liabilities –Tier 1 — issued	This is the amount of Tier 1 subordinated liabilities issued over the reporting period.
R0710/C0080	Subordinated liabilities –Tier 1 — redeemed	This is the amount of Tier 1 subordinated liabilities redeemed over the reporting period.
R0710/C0090	Subordinated liabilities –Tier 1 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 1 subordinated liabilities over the reporting period.
R0710/C0100	Subordinated liabilities –Tier 1 — regulatory action	This is an amount reflecting change to Tier 1 subordinated liabilities due to regulatory action.
R0710/C0060	Subordinated liabilities –Tier 1 — balance carried forward	This is the balance of Tier 1 subordinated liabilities carried forward to the next reporting period.
R0720/C0010	Subordinated liabilities –Tier 2 — balance brought forward	This is the balance of Tier 2 subordinated liabilities brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R0720/C0070	Subordinated liabilities –Tier 2 — issued	This is the amount of Tier 2 subordinated liabilities issued over the reporting period.
R0720/C0080	Subordinated liabilities –Tier 2 — redeemed	This is the amount of Tier 2 subordinated liabilities redeemed over the reporting period.
R0720/C0090	Subordinated liabilities –Tier 2 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 2 subordinated liabilities over the reporting period.
R0720/C0100	Subordinated liabilities –Tier 2 — regulatory action	This is an amount reflecting change to Tier 2 subordinated liabilities due to regulatory action.
R0720/C0060	Subordinated liabilities –Tier 2 — balance carried forward	This is the balance of Tier 2 subordinated liabilities carried forward to the next reporting period.
R0730/C0010	Subordinated liabilities –Tier 3– balance brought forward	This is the balance of Tier 3 subordinated liabilities brought forward from the previous reporting period.
R0730/C0070	Subordinated liabilities –Tier 3 — issued	This is the amount of Tier 3 subordinated liabilities issued over the reporting period.
R0730/C0080	Subordinated liabilities –Tier 3 — redeemed	This is the amount of Tier 3 subordinated liabilities redeemed over the reporting period.
R0730/C0090	Subordinated liabilities –Tier 3 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 3 subordinated liabilities over the reporting period.
R0730/C0100	Subordinated liabilities –Tier 3 — regulatory action	This is an amount reflecting change to Tier 3 subordinated liabilities due to regulatory action.
R0730/C0060	Subordinated liabilities –Tier 3 — balance carried forward	This is the balance of Tier 3 subordinated liabilities carried forward to the next reporting period.
R0800/C0010	Total subordinated liabilities — balance brought forward	This is the balance of total subordinated liabilities brought forward from the previous reporting period.
R0800/C0070	Total subordinated liabilities — issued	This is the amount of total subordinated liabilities issued over the reporting period.

	ITEM	INSTRUCTIONS
R0800/C0080	Total subordinated liabilities — redeemed	This is the amount of total subordinated liabilities redeemed over the reporting period.
R0800/C0090	Total subordinated liabilities — movements in valuation	This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period.
R0800/C0100	Total subordinated liabilities — regulatory action	This is an amount reflecting change to total subordinated liabilities due to regulatory action.
R0800/C0060	Total subordinated liabilities — balance carried forward	This is the balance of total subordinated liabilities carried forward to the next reporting period.

An amount equal to the value of deferred tax assets

R0900/C0010	An amount equal to the value of net deferred tax assets –Balance brought forward	This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period.
R0900/C0060	An amount equal to the value of net deferred tax assets –Balance carried forward	This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.

Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period

R1000/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 unrestricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period.
R1000/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period.
R1000/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period
R1000/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.
R1000/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period.

	ITEM	INSTRUCTIONS
R1010/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items brought forward from the previous reporting period.
R1010/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items issued over the reporting period.
R1010/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items redeemed over the reporting period
R1010/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items.
R1010/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items carried forward to the next reporting period.
R1020/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 brought forward from the previous reporting period.
R1020/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 issued over the reporting period.
R1020/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period
R1020/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.
R1020/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 2– balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period.
R1030/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period.

	ITEM	INSTRUCTIONS
R1030/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period.
R1030/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period.
R1030/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3.
R1030/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period.
R1100/C0010	Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.
R1100/C0070	Total of other items approved by supervisory authority as basic own fund items not specified above — issued	This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period.
R1100/C0080	Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed	This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period.
R1100/C0090	Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation	This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.
R1100/C0060	Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period.
Ancillary own funds — movements in the reporting period		
R1110/C0010	Ancillary own funds –Tier 2 — balance brought forward	This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period.
R1110/C0110	Ancillary own funds –Tier 2 — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1110/C0120	Ancillary own funds –Tier 2 — reduction to amount available	This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period.

	ITEM	INSTRUCTIONS
R1110/C0130	Ancillary own funds –Tier 2 — called up to basic own fund	This is the amount of Tier 2 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1110/C0060	Ancillary own funds –Tier 2 — balance carried forward	This is the balance of Tier 2 ancillary own funds carried forward to the next reporting period.
R1120/C0010	Ancillary own funds –Tier 3 — balance brought forward	This is the balance of Tier 3 ancillary own funds brought forward from the previous reporting period.
R1120/C0110	Ancillary own funds –Tier 3– new amount made available	This is the new amount of Tier 3 ancillary own funds to be made available over the reporting period.
R1120/C0120	Ancillary own funds –Tier 3 — reduction to amount available	This is the reduction to the amount available Tier 3 ancillary own funds over the reporting period.
R1120/C0130	Ancillary own funds –Tier 3 — called up to basic own fund	This is the amount of Tier 3 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1120/C0060	Ancillary own funds –Tier 3– balance carried forward	This is the balance of Tier 3 ancillary own funds carried forward to the next reporting period.
R1200/C0010	Total ancillary own funds — balance brought forward	This is the balance of total ancillary own funds brought forward from the previous reporting period.
R1200/C0110	Total ancillary own funds — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1200/C0120	Total ancillary own funds — reduction to amount available	This is the reduction to the amount available total ancillary own funds over the reporting period.
R1200/C0130	Total ancillary own funds — called up to basic own fund	This is the amount of total ancillary own funds that are called up to a basic own fund item over the reporting period.
R1200/C0060	Total ancillary own funds — balance carried forward	This is the balance of total ancillary own funds carried forward to the next reporting period.

S.23.04 — List of items on own funds

General comments:

This section relates to annual submission for groups regardless of the method used for the calculation of the group solvency.

	ITEM	INSTRUCTIONS
C0010	Description of subordinated mutual member accounts	This shall list subordinated mutual member accounts for a group.

	ITEM	INSTRUCTIONS
C0020	Subordinated mutual member accounts — Amount (in reporting currency)	This is the amount of individual subordinated mutual member accounts.
C0030	Subordinated mutual member accounts — Tier	This shall indicate the tier of the subordinated mutual member accounts. One of the options in the following closed list shall be used: 1 — Tier 1 2 — Tier 1 — unrestricted 3 — Tier 1 — restricted 4 — Tier 2 5 — Tier 3
C0040	Subordinated mutual member accounts — Currency Code	Identify the ISO 4217 alphabetic code of the currency. This is the original currency.
C0050	Subordinated mutual member accounts –issuing entity	This shall indicate whether the issuing entity of the subordinated mutual member accounts is within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC. The following close list shall be used: 1 — Belonging to the same group 2 — Not belonging to the same group
C0060	Subordinated mutual member accounts — Lender (if specific)	Indicate the lender of the mutual member accounts.
C0070	Subordinated mutual member accounts — Counted under transitionals?	This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions. One of the options in the following closed list shall be used: 1– Counted under transitionals 2– Not counted under transitionals
C0080	Subordinated mutual member accounts — Counterparty (if specific)	This shall list the counterparty of the subordinated mutual member accounts

	ITEM	INSTRUCTIONS
C0090	Subordinated mutual member accounts — Issue date	This is the issue date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy–mm–dd).
C0100	Subordinated mutual member accounts — Maturity date	This is the maturity date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy–mm–dd).
C0110	Subordinated mutual member accounts — First call date	This is the first call date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy–mm–dd).
C0120	Subordinated mutual member accounts — Details of further call dates	These are the further call dates of the subordinated mutual member accounts.
C0130	Subordinated mutual member accounts — Details of incentives to redeem	These are the incentives to redeem the subordinated mutual member accounts.
C0140	Subordinated mutual member accounts — Notice period	This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO8601 format (yyyy–mm–dd).
C0150	Subordinated mutual member account — Name of supervisory authority having given authorisation	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0160	Subordinated mutual member account — Buy back during the year	Explanation if the item has been bought back during the year.

	ITEM	INSTRUCTIONS
C0170	Subordinated mutual member accounts — % of the issue held by entities in the group	This is the % of the issue of subordinated mutual member accounts held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.
C0180	Subordinated mutual member accounts — Contribution to group subordinated mutual member accounts	This is the contribution of the mutual member accounts to total group subordinated mutual member accounts.
C0190	Description of preference shares	This shall list individual preference shares
C0200	Preference shares — Amount	This is the amount of the preference shares.
C0210	Preference shares — Counted under transitionals?	This shall indicate whether the preference shares are counted under the transitional provisions. One of the options in the following closed list shall be used: 1– Counted under transitionals 2– Not counted under transitionals
C0220	Preference shares — Counterparty (if specific)	This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.
C0230	Preference shares — Issue date	This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).
C0240	Preference shares — First call date	This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).
C0250	Preference shares — Details of further call dates	These are the further call dates of the preference shares.
C0260	Preference shares — Details of incentives to redeem	These are the incentives to redeem the preference share.
C0270	Description of subordinated liabilities	This shall list the individual subordinated liabilities for an individual undertaking.
C0280	Subordinated liabilities – Amount	This is the amount of individual subordinated liabilities.

	ITEM	INSTRUCTIONS
C0290	Subordinated liabilities –Tier	This shall indicate the tier of the subordinated liabilities.
C0300	Subordinated liabilities — Currency Code	Identify the ISO 4217 alphabetic code of the currency.
C0310	Subordinated liabilities — Issuing entity	This shall indicate whether the issuing entity of the subordinated liabilities is within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC. The following close list shall be used: 1 — Belonging to the same group 2 — Not belonging to the same group
C0320	Subordinated liabilities — Lender (if specific)	This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported.
C0330	Subordinated liabilities — Counted under transitionals?	This shall indicate whether the subordinated liability is counted under the transitional provisions. One of the options in the following closed list shall be used: 1 – Counted under transitionals 2 – Not counted under transitionals
C0340	Subordinated liabilities — Counterparty of subordinated liabilities — (if specific)	This shall list the counterparty of the subordinated liabilities.
C0350	Subordinated liabilities — Issue date	This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).
C0360	Subordinated liabilities — Maturity date	This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).
C0370	Subordinated liabilities — First call date	This is the first call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy–mm–dd).
C0380	Subordinated liabilities — Further call dates	These are the further call dates of the subordinated liabilities.
C0390	Subordinated liabilities — Details of incentives to redeem	These are the details about the incentives to redeem the subordinated liabilities.
C0400	Subordinated liabilities — Notice period	This is the notice of the subordinated liabilities. The date shall be entered here, using ISO8601 format (yyyy–mm–dd).
C0410	Subordinated liabilities — Name of supervisory authority having given authorisation for subordinated liabilities	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.

	ITEM	INSTRUCTIONS
C0420	Subordinated liabilities — Buy back during the year of subordinated liabilities	Explanation if the item has been bought back.
C0430	Subordinated liabilities — % of the issue held by entities in the group	This is the % of the issue held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.
C0440	Subordinated liabilities — Contribution to group subordinated liabilities	This is the contribution of the subordinated liabilities to total group subordinated liabilities.
C0450	Other items approved by supervisory authority as basic own funds not specified above	This shall list the other individual items approved by the supervisory authority for an individual undertaking.
C0460	Other items approved by supervisory authority as basic own funds not specified above –Amount	This is the amount of other individual items approved by the supervisory authority.
C0470	Other items approved by supervisory authority as basic own funds not specified above –Currency code	Identify the ISO 4217 alphabetic code of the currency.
C0480	Other items approved by supervisory authority as basic own funds not specified above –Tier 1	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 1.
C0490	Other items approved by supervisory authority as basic own funds not specified above –Tier 2	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 2.
C0500	Other items approved by supervisory authority as basic own funds not specified above –Tier 3	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 3.
C0510	Other items approved by supervisory authority as basic own funds not specified above –Date of authorisation	This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO8601 format (yyyy–mm–dd).
C0520	Other items approved by supervisory authority as basic own funds not specified above –Name of supervisory authority having given authorisation for other basic own fund items not specified above	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0530	Other items approved by supervisory authority as basic own funds not specified above — Name of entity concerned	This is the name of the entity concerned.

	ITEM	INSTRUCTIONS
C0540	Other items approved by supervisory authority as basic own funds not specified above –Buy back during the year	Explanation if the item has been bought back.
C0550	Other items approved by supervisory authority as basic own funds not specified above –% of the issue held by entities in the group	This is the % of the issue held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.
C0560	Other items approved by supervisory authority as basic own funds not specified above –Contribution to group other basic own funds	This is the contribution of the other individual items approved by the supervisory authority to group other basic own funds.
C0570	Own funds– from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description	This cell shall contain a description of the own fund items from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0580	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount	This is the total amount of the own fund items from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0590	Ancillary own funds –Description	This is details of each ancillary own fund for an individual undertaking.
C0600	Ancillary own funds — Amount	This is the amount for each ancillary own fund.
C0610	Ancillary own funds — Counterpart	This is the counterpart of each ancillary own fund.
C0620	Ancillary own funds — Issue date	This is the issue date of each ancillary own fund. This shall be in ISO8601 format (yyyy–mm–dd).
C0630	Ancillary own fund — Date of authorisation	This is the date of authorisation of each ancillary own fund. This shall be in 1SO8601 format (yyyy–mm–dd).
C0640	Ancillary own fund — Name of supervisory authority having given authorisation	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0650	Ancillary own fund — Name of entity concerned	This is the name of the entity concerned by the ancillary own fund.
Adjustment for ring fenced funds and matching adjustment portfolios		
C0660/R0020	Ring–fenced fund/ matching adjustment portfolio — Number	Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.

	ITEM	INSTRUCTIONS
C0670/R0020	Ring–fenced fund/ matching adjustment portfolio — Notional SCR	This is the notional SCR of each ring–fenced fund/each matching adjustment portfolio.
C0680/R0020	Ring–fenced fund/ matching adjustment portfolio — Notional SCR (negative results set to zero)	This is the notional SCR. When the value is negative zero shall be reported.
C0690/R0020	Ring–fenced fund/ matching adjustment portfolio — Excess of assets over liabilities	This is the amount of excess of assets over liabilities of each ring–fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders.
C0700/R0020	Ring–fenced fund/ matching adjustment portfolio — Future transfers attributable to shareholders	Value of future transfers attributable to shareholders according to Article 80 (2) of Delegated Regulation (EU) 2015/35.
C0710/R0010	Ring fenced funds/matching adjustment portfolios — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total deduction for ring–fenced funds and matching adjustment portfolios.
C0710/R0020	Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the deduction for each ring–fenced fund/matching adjustment portfolio.

Calculation of non available own funds at group level (such a calculation has to be done undertaking by undertaking)

Non available own funds at group level — exceeding the contribution of solo SCR to group SCR

C0720	Related (Re)insurance undertakings, Insurance Holding Company, Mixed Financial Holding Company, ancillary entities and SVP included in the scope of the group calculation	Name of undertaking
C0730	Country	ISO 3166–1 alpha–2 code of the country where the entity has its head office
C0740	Contribution of solo SCR to Group SCR	Contribution of solo SCR to group SCR If the method 1 is applied, the contribution of a subsidiary undertaking to the group shall be calculated according the formula: $Contr_j = SCR_j \times SCR^{\text{fully consolidated diversified}} / \sum_i SCR_i^{\text{solo}}$

	ITEM	INSTRUCTIONS
		Where: — SCR_i^{solo} is the solo SCR of the parent undertaking and each insurance, reinsurance and intermediate insurance holding and mixed financial holding company over which a dominant influence is exercised and that are included in the SCR fully consolidated — SCR_j is the solo SCR of the entity j — the ratio is the proportional adjustment due to the recognition of diversification effects in the part fully consolidated (in the case where the SCR diversified (numerator) calculated in accordance to Article 336(a) of the Delegated Regulation (EU) 2015/35 is greater than the sum of the individual SCR of the participating undertaking and each related insurance and reinsurance undertaking included in the calculation of the SCR diversified (denominator) the value of the ratio is capped to 1). The assessment of non available own funds shall be made also for own funds in non controlled undertakings taking into account the proportionality principle. For method 2 the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.
C0750	Non available minority interests	Non available minority interests, when the method 1 is applied, that is any minority interests in the eligible own funds (after deducting other non available own funds) of (re) insurance subsidiary exceeding the contribution of the solo SCR to the group SCR.
C0760	Non available own funds related to other own fund items approved by supervisory authority	Total amount for non available own funds related to other own fund items approved by supervisory authority.
C0770	Non available surplus funds	Non available surplus funds at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0780	Non available called up but not yet paid in capital	Non available called up but not yet paid in capital at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0790	Non available ancillary own funds	Non available ancillary own funds at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)

	ITEM	INSTRUCTIONS
C0800	Non available subordinated mutual member accounts	Non available subordinated mutual member accounts at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0810	Non available preference shares	Non available preference shares at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0820	Non available Subordinated Liabilities	Non available Subordinated Liabilities at group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0830	An amount equal to the value of non available net deferred tax assets at the group level	An amount equal to the value of non available net deferred tax assets at the group level both in EEA and non–EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)
C0840	Non available share premium account related to preference shares at group level	Non available share premium account related to preference shares at group level.
C0850	Total non available excess own funds	Non available excess own funds at group level.
C0860	Non available minority interests	This is the overall total amount of non — available minority interests at group level.
C0870	Non available own funds related to other own fund items approved by supervisory authority	Total amount for non available own funds related to other own fund items approved by supervisory authority.
C0880	Non available surplus funds	This is the overall total amount of non available surplus funds at group level.
C0890	Non available called but not paid in capital	This is the total overall amount of non available called but not paid in capital at group level.
C0900	Non available ancillary own funds	This is the total overall amount of non available ancillary own funds at group level.
C0910	Non available subordinated mutual member accounts	This is the total overall amount of non available subordinated mutual member accounts
C0920	Non available preference shares	This is the total overall amount of non available preference shares at group level.
C0930	Non available Subordinated Liabilities	This is the total overall amount of non available subordinated liabilities at group level.

	ITEM	INSTRUCTIONS
C0940	An amount equal to the value of non available net deferred tax assets at the group level	This is the total overall amount equal to the value of non available net deferred tax assets at the group level
C0950	Non available share premium account related to preference shares at group level	This is the total overall amount of non available share premium account related to preference shares at group level
C0960	Total non available excess own funds	This is the total overall amount of non available excess own funds. According to Article 222(4) of the Directive 2009/138/EC, the total non available own funds is calculated, undertaking by undertaking, by adding up own funds indicated in Article 222(2) of the directive (i.e. surplus funds and any subscribed but not paid–up capital) and in Article330 of Delegated Regulation (EU) 2015/35 (i.e. ancillary own funds, preferences shares, subordinated mutual member account, subordinated liabilities and the value of net deferred tax assets).The part of such own funds that exceeds the contribution of the related undertaking to the group SCR cannot be considered as available for covering the group SCR. If the total amount of such own funds does not exceed the contribution of the related undertaking to the group SCR, such limitation doesn't apply.

S.25.01 — Solvency Capital Requirement — for groups on Standard Formula

General comments:

This section relates to opening and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.25.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of template S.01.03.

Template SR.25.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement ('nSCR') at risk module level and the loss–absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

— Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level the nSCR is calculated as if no loss of diversification exists and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;

— Where the undertaking applies the Simplification at risk sub–module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at sub–module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part,

— Where the undertaking applies the simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0050) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk). The amount to be allocated to each relevant risk module shall be calculated as follows:

— Calculation of 'q factor' $= \frac{adjustment}{BSCR' - nSCR_{int}}$, where

— *adjustment* = Adjustment calculated according to one of the three methods referred above

— *BSCR′* = Basic solvency capital requirement calculated according to the information reported in this template (C0030/R0100)

— $nSCR_{int}$ = nSCR for intangible assets risk according to the information reported in this template (C0030/R0070)

— Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk)

For group reporting the following specific requirements shall be met:

a) The information until R0460 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

b) When combination method is being used, the information until R0460 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7) of Solvency II, to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'

	ITEM	INSTRUCTIONS
R0010–R0050/ C0030	Net solvency capital requirement	Amount of the net capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.
R0010–R0050/ C0040	Gross solvency capital requirement	Amount of the gross capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.
R0010–R0050/ C0050	Allocation of RFF adjustment due to RFF and Matching adjustments portfolios	Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.
R0060/C0030	Net solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of net risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
R0060/C0040	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
R0070/C0030	Net solvency capital requirement Intangible asset risk	Amount of the capital charge, after the adjustment for the loss–absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula.
R0070/C0040	Gross solvency capital requirement Intangible assets risk	The future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35for intangible assets risk is zero under standard formula hence R0070/C0040 equals R0070/C0030.
R0100/C0030	Net solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification. This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.

	ITEM	INSTRUCTIONS
R0100/C0040	Gross solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification. This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula

Calculation of Solvency Capital Requirement

R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level. This amount shall be positive.
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100	Loss–absorbing capacity of technical provisions	Amount of the adjustment for loss–absorbing capacity of technical provisions calculated according to the standard formula. This amount shall be reported as a negative value. At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement. Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss–absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit.
R0150/C0100	Loss–absorbing capacity of deferred taxes	Amount of the adjustment for loss–absorbing capacity of deferred taxes calculated according to the standard formula. This amount shall be negative.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.

	ITEM	INSTRUCTIONS
R0200/C0100	Solvency capital requirement excluding capital add–on	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–on 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.
R0220/C0100	Solvency capital requirement for undertakings under consolidated method	Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC.

Other information on SCR

R0400/C0100	Capital requirement for duration–based equity risk sub–module	Amount of the capital requirement for duration–based equity risk sub–module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when group has RFF.
R0420/C0100	Total amount of notional Solvency Capital Requirements for ring–fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for Article 304	Amount of the adjustment for a diversification effect between ring–fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.
R0450/C0100	Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list shall be used: 1 — Full recalculation 2 — Simplification at risk sub–module level 3 — Simplification at risk module level 4 — No adjustment When the group has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.

	ITEM	INSTRUCTIONS
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.
R0470/C0100	Minimum consolidated group solvency capital requirement	Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.
R0500/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements)	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.
R0510/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	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, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
R0520/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — 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.
R0530/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for 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 to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities.
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
R0560/C0100	SCR for undertakings included via D and A	Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used.
R0570/C0100	Solvency capital requirement	Overall SCR for all undertakings regardless of the method used.

S.25.02 — Solvency Capital Requirement — for groups using the standard formula and partial internal model

General comments:

This section relates to opening and annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and groups.

Template SR.25.02 shall be reported by ring–fenced fund, matching adjustment portfolio and the remaining part for every group under a partial internal model. This includes undertakings where a partial internal model is applied to a full ring–fenced fund and/or matching adjustment portfolio while the other ring–fenced funds and/or matching adjustment portfolios are under the standard formula. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03

Template SR.25.02 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For those undertakings under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the nSCR at risk module level and the loss–absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

— Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;

— Where the undertaking applies the Simplification at risk sub–module level to aggregate the nSCR of the RFF/MAP at entity level the the nSCR and LAC are calculated considering a direct summation at sub–module level method,

— Where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at module level method.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

— Calculation of 'q factor' $= \frac{adjustment}{BSCR' - nSCR_{int}}$, where

— *adjustment* = Adjustment calculated according to one of the three methods referred above

— *BSCR′* = Basic solvency capital requirement calculated according the information reported in this template

— $nSCR_{int}$ = nSCR for intangible assets risk according to the information reported in this template

— Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non–life underwriting risk)

For group reporting the following specific requirements shall be met:

c) The information until R0470 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

d) When combination method is being used, the information until R0470 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
C0010	Unique number of component	Unique number of each component 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. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used: — 1 — Market risk — 2 — Counterparty default risk — 3 — Life underwriting risk — 4 — Health underwriting risk — 5 — Non–life underwriting risk — 6 — Intangible asset risk — 7 — Operational risk — 8 — LAC Technical Provisions (negative amount) — 9 — LAC Deferred Taxes (negative amount) Where standard formula risk modules cannot be reported, groups shall attribute a number to each component different from 1 to 7. This number shall always be used with the appropriate component description reported in each item C0020. The numbers of the components shall be kept consistent over time.

	ITEM	INSTRUCTIONS
C0020	Components description	Identification, using free text, of each of the components that can be identified by the group. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Groups shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss–absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be reported as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss–absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation. For the components Loss absorbing capacity of technical provisions and/or deferred taxes when reported as a separate component it shall be the amount of the loss–absorbing capacity (these amounts shall be reported as negative values) For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable where applicable. When applicable, this cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.
C0050	Allocation from adjustments due to RFF and Matching adjustment portfolios	Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used: 1 — Future management actions regarding the loss–absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the loss–absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss–absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.
C0070	Amount modelled	For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula shall be the difference between the amounts reported in C0040 and C0060.

	ITEM	INSTRUCTIONS
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components reported in C0030. This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030. This amount shall be reported as negative value.
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.
R0200/C00100	Solvency capital requirement, excluding capital add–ons	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–ons 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.
R0220/C0100	Solvency capital requirement for undertakings under consolidated method	Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC.
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add–ons.

Other information on SCR

R0300/C0100	Amount/Estimate of the overall loss–absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss–absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be positive.
R0310/C0100	Amount/Estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss–absorbing capacity for deferred taxes, including the part embedded in the components and the part reported as a single component.

	ITEM	INSTRUCTIONS
R0400/C0100	Capital requirement for duration–based equity risk sub–module	Amount of the capital requirement for duration–based equity risk sub–module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when group has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.
R0450/C0100	Method used to calculate the adjustment due to RFF nSCR aggregation	Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used: 1 — Full recalculation 2 — Simplification at risk sub–module level 3 — Simplification at risk module level 4 — No adjustment When the group has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
R0470/C0100	Minimum consolidated group solvency capital requirement	Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.
R0500/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements)	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.

	ITEM	INSTRUCTIONS
R0510/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	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, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
R0520/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — 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.
R0530/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for 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 to group reporting where the group includes undertakings which are non–regulated entities carrying out financial activities.
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.
R0560/C0100	SCR for undertakings included via D and A	Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used.
R0570/C0100	Solvency capital requirement	Overall SCR for all undertakings regardless of the method used.

S.25.03 — Solvency Capital Requirement — for groups using full internal model

General comments:

This section relates to opening and annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and groups.

Template SR.25.03 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every group under a full internal model. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.25.03 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

e) The information until R0470 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

f) When combination method is being used, the information until R0470 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the group and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
C0010	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 C0020. The numbers of the components shall be kept consistent over time.
C0020	Components description	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. Groups shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss–absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the net capital charge for each component, after the adjustments for the future management actions relating to 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 modelled within components.

	ITEM	INSTRUCTIONS
		Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as negative values.
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used: 1 — Future management actions regarding the loss–absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the loss–absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss–absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components reported in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030. This amount shall be negative.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add–on	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add–ons already set	Amount of capital add–on 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.
R0220/C0100	Solvency capital requirement	Amount of total SCR calculated using full internal model.

Other information on SCR

R0300/C0100	Amount/estimate of the overall loss–absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss–absorbing capacity of technical provisions, including the part embedded in each component and the part reported as a single component.

	ITEM	INSTRUCTIONS
R0310/C0100	Amount/estimate of the overall loss–absorbing capacity of deferred taxes	Amount/Estimate of the overall adjustment for loss–absorbing capacity for deferred taxes, including the part embedded in each component and the part reported as a single component.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when group has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring–fenced funds when group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for Article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and remaining part where applicable.
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
R0470/C0100	Minimum consolidated group solvency capital requirement	Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.
R0500/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements)	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.
R0510/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	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, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.

	ITEM	INSTRUCTIONS
R0520/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — 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.
R0530/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for 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 to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities.
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.

S.26.01 — Solvency Capital Requirement — Market risk

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

The template SR.26.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112 (7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications spread risk — bonds and loans	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of spread risk with regard to bonds and loans. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0410.
R0020/C0010	Captives simplifications — interest rate risk	Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of interest rate risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100–R0120

	ITEM	INSTRUCTIONS
R0030/C0010	Captives simplifications — spread risk on bonds and loans	Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used
R0040/C0010	Captives simplifications — market risk concentration	Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of market risk concentration. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used

Interest rate risk

R0100/C0060	Absolute value after shock — Net solvency capital requirement — interest rate risk	This is the net capital charge for interest rate risk, i.e. after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings within the scope of group supervision.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — interest rate risk	This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings within the scope of group supervision.
R0110–R0120/C0020	Initial absolute values before shock — Assets — Interest rate risk — interest rate down/up shock	This is the total value of the assets sensitive to interest rate down/up risk, before shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110–R0120/C0030	Initial absolute values before shock — Liabilities — Interest rate risk — interest rate down/up shock	This is the total value of the liabilities sensitive to interest rate down/up risk, before shock. The amount of technical provisions ('TP') shall be net of reinsurance and SPV recoverables.
R0110–R0120/C0040	Absolute values after shock — Assets — Interest rate risk — interest rate down/up shock	This is the absolute value of assets sensitive to interest rate down/up risks after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110–R0120/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Interest rate risk– interest rate down/up shock	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0110–R0120/ C0060	Absolute value after shock — Net solvency capital requirement — interest rate risk– interest rate down/up shock	This is the net capital charge for interest rate down/up risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications.
R0110–R0120/ C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Interest rate risk — Interest rate down/up shock	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110–R0120/ C0080	Absolute value after shock — Gross solvency capital — interest rate risk — interest rate down/up shock	This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications.

Equity risk

R0200/C0060	Absolute value after shock — Net solvency capital requirement — equity risk	This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — equity risk	This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions.
R0210/C0020	Initial absolute values before shock — Assets — equity risk — type 1 equities	This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0030	Initial absolute values before shock — Liabilities — equity risk — type 1 equities	This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0040	Absolute values after shock — Assets — Equity risk — type 1 equities	This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk – type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0210/C0060	Absolute value after shock — Net solvency capital requirement — equity risk –type 1 equities	This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.
R0210/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — equity risk – type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk –type 1 equities	This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions.
R0220–R0240/ C0020	Initial absolute values before shock — Assets — equity risk –type 1 equities	This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0220–R0240/ C0040	Absolute values after shock — Assets — equity risk –type 1 equities	This is the absolute value of the assets sensitive the equity risk charge, (for each kind of type 1 equity), after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0020	Initial absolute values before shock — Assets — equity risk –type 2 equities	This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0030	Initial absolute values before shock — Liabilities — equity risk –type 2 equities	This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0040	Absolute values after shock — Assets — Equity risk — type 2 equities	This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk – type 2 equities	This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0060	Absolute value after shock — Net solvency capital requirement — equity risk –type 2 equities	This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
R0250/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) equity risk –type 2 equities	This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk — type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions
R0260–R0280/C0020	Initial absolute values before shock — Assets — equity risk –type 2 equities	This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities) Recoverables from reinsurance and SPVs shall not be included in this cell.
R0260–R0280/C0040	Absolute values after shock — Assets — equity risk –type 2 equities	This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

Property risk

R0300/C0020	Initial absolute values before shock — Assets — Property risk	This is the absolute value of the assets sensitive to the property risk. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Property risk	This is the value of the liabilities sensitive to the property risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Property risk	This is the absolute value of the assets sensitive to property risk charge, after the property shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0060	Absolute value after shock — Net solvency capital requirement — property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Property risk	This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions.

Spread risk

R0400/C0060	Absolute value after shock — Net solvency capital requirement — spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk	This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions.
R0410/C0020	Initial absolute values before shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — bonds and loans	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — bonds and loans	This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010 = 1, this item represents the net solvency capital requirement for spread risk — bonds and loans, calculated using simplifications
R0410/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i. e. before the loss absorbing capacity of technical provisions. If R0010/C0010 = 1, this item represents gross solvency capital requirement for spread risk — bonds and loans calculated using simplifications.
R0420/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives	This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0430–R0440/C0020	Initial absolute values before shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430–R0440/C0030	Initial absolute values before shock — Liabilities — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430–R0440/C0040	Absolute values after shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430–R0440/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk – credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430–R0440/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.

	ITEM	INSTRUCTIONS
R0430–R0440/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk –credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430–R0440/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0450/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0040	Absolute values after shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions	This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0450/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0450/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions	This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0460/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — type 1	This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0460/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 1	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — type 1	This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0460/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1)	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 1	This is the net capital charge for spread risk on type 1 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0460/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1	This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0460/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 1	This is the gross capital charge for spread risk on type 1 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0470/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — type 2	This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0470/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 2	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0470/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — type 2	This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0470/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2)	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0470/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 2	This is the net capital charge for spread risk on type 2 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0470/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2	This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0470/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 2	This is the gross capital charge for spread risk on type 2 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0480/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — resecuritisation	This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0480/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — resecuritisation	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — resecuritisation	This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0480/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation)	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0480/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0480/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation	This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions.

Concentration risk

R0500/C0020	Initial absolute values before shock — Assets — market risk concentrations	This is the absolute value of the asset sensitive to the market risk concentrations For captive undertakings within the scope of group supervision, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — market risk concentrations	This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure. For captive undertakings within the scope of group supervision, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — market risk concentrations	This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions.

Currency risk

R0600/C0060	Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — currency risk	This is the sum for the different currencies of: — the capital requirement (including after the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; — the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.

	ITEM	INSTRUCTIONS
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — currency risk	This is the sum for the different currencies of: — the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; — the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0610–R0620/ C0020	Initial absolute values before shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	This is the total value of the assets sensitive to currency increase/decrease risk, before shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0610–R0620/ C0030	Initial absolute values before shock — Liabilities — Currency risk — increase/ decrease in the value of the foreign currency	This is the total value of the liabilities sensitive to currency increase/ decrease risk, before shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0040	Absolute values after shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of assets sensitive to currency increase/decrease risk after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0610–R0620/ C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0060	Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.
R0610–R0620/ C0070	Absolute values after shock (before the loss–absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610–R0620/ C0080	Absolute value after shock — Gross solvency capital requirement (excluding the loss–absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the gross capital charge for the currency increase/decrease risk, i.e. excluding before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.

	ITEM	INSTRUCTIONS
Diversification within market risk module		
R0700/C0060	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 (after loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value when it reduces the capital requirement.
R0700/C0080	Diversification within market risk module — gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value when it reduces the capital requirement.
Total solvency capital requirement for market risk		
R0800/C0060	Total net solvency capital requirements for market risk	This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.
R0800/C0080	Gross solvency capital 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.

S.26.02 — Solvency Capital Requirement — Counterparty default risk

General comments

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.02 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.02 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall 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 Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112 (7) reporting 2 — Regular reporting
Z0020	Ring Fenced Fund/ Matching adjustment portfolios/Remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications	Identify whether an undertakings within the scope of group supervision used simplifications for the calculation of counter party default risk. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used
R0100/C0080	Type 1 exposures — Gross solvency capital requirement	This is the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency II purposes.
R0110–R0200/ C0020	Name of single name exposure	Describe the name of the 10 largest single exposures.
R0110–R0200/ C0030	Code of single name exposure	Identification code using the Legal Entity Identifier (LEI) if available. If not available this item shall not be reported
R0110–R0200/ C0040	Type of code of the single name exposure	Identification of the code used in item 'Code of single name exposure'. One of the options in the following closed list shall be used: 1 — LEI 9 — None
R0110–R0200/ C0050	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.
R0110–R0200/ C0060	Type 1 exposures — Single name exposure X — Probability of Default	The Probability of Default for each of the 10 largest single name exposure.

	ITEM	INSTRUCTIONS
R0300/C0080	Type 2 exposures — Gross solvency capital requirement	This is the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes
R0310/C0050	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.
R0320/C0050	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.
R0330/C0080	Diversification within counterparty default risk module — gross solvency capital requirement	This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.
R0400/C0070	Total net solvency capital requirement for counterparty default risk	This is the total amount of the net capital charge (after the loss–absorbency capacity of technical provisions) for counterparty default risk.
R0400/C0080	Total gross solvency capital requirement for counterparty default risk	This is the total amount of the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk.

Further details on mortgages

R0500/C0090	Losses stemming from type 2 mortgage loans	Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35.
R0510/C0090	Overall losses stemming from mortgage loans	Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35.

S.26.03 — Solvency Capital Requirements — Life underwriting risk

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.03 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.03 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications used: mortality risk	Identify whether an undertaking within the scope of group supervision used simplifications for a calculation of mortality risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.

	ITEM	INSTRUCTIONS
R0020/C0010	Simplifications used — longevity	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: disability–morbidity risk —	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of disability — morbidity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300.
R0040/C0010	Simplifications used: lapse risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of lapse risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. R0430 shall be fully completed in any case.
R0050/C0010	Simplifications used: life expense risk —	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of life expense risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.
R0060/C0010	Simplifications used: life catastrophe risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of life catastrophe risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.

Life underwriting risk

R0100/C0020	Initial absolute values before shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0030	Initial absolute values before shock — Liabilities — Mortality risk	This is the absolute value of liabilities sensitive to mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0100/C0040	Absolute values after shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Mortality risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.
R0100/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Mortality risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Mortality risk	This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions) If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Longevity risk	This is the absolute value of liabilities sensitive to longevity risk charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Longevity risk	This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications
R0200/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Longevity risk	This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.
R0300/C0020	Initial absolute values before shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive to disability — morbidity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Disability– morbidity risk	This is the absolute value of liabilities sensitive to disability — morbidity risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive 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. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0300/C0060	Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk	This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.
R0300/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk	This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions). If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications.
R0400/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for lapse risk calculated using simplifications.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk	This is the overall gross capital charge (before the loss–absorbing capacity of technical provisions) for lapse risk. If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications.
R0410/C0020	Initial absolute values before shock — Assets — Lapse risk–risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — Lapse risk — risk of increase in lapse rates	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — Lapse risk –risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of increase in lapse rates	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — 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. If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0410/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates)	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of increase lapse rates	This is the gross capital charge (before the loss–absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates. If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0020	Initial absolute values before shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — Lapse risk — risk of decrease in lapse rates	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0420/C0060	Absolute value after shock — Net solvency capital requirement — 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. If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions)– Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — 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 (before the loss absorbing capacity of technical provisions). If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate
R0430/C0020	Initial absolute values before shock — Assets — Lapse risk–mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — Lapse risk –mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — Lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — mass lapse risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0060	Absolute value after shock — Net solvency capital requirement — 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.

	ITEM	INSTRUCTIONS
R0430/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Lapse risk — mass lapse risk	This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions). The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).
R0500/C0020	Initial absolute values before shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life — expense risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Life — expense risk	This is the absolute value of liabilities sensitive to life –expense risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % 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). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock. as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.

	ITEM	INSTRUCTIONS
R0500/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Life –expense risk	This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions). If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Revision risk	This is the absolute value of the assets sensitive to revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0030	Initial absolute values before shock — Liabilities — Revision risk	This is the absolute value of liabilities sensitive to revision risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Revision risk	This is the absolute value of the assets sensitive 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. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040). The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Revision risk	This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0070	Absolute values after shock — Liabilities (before 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 R0600/C0040), as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Revision risk	This is the gross capital charge (before the loss–absorbing capacity of technical provisions) for revision risk.
R0700/C0020	Initial absolute values before shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0030	Initial absolute values before shock — Liabilities — Life Catastrophe risk	This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0040	Absolute values after shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life catastrophe risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0060	Absolute value after shock — Net solvency capital requirement — life catastrophe risk	This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations.
R0700/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — life catastrophe risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0700/C0080	Absolute value after shock — Gross solvency capital requirement — life catastrophe risk	This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions). If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations.
R0800/C0060	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. Diversification shall be reported as a negative value if they reduce the capital requirement.

	ITEM	INSTRUCTIONS
R0800/C0080	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 (before the loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0900/C0060	Total net solvency capital requirement for life underwriting risk	This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
R0900/C0080	Total gross solvency capital requirement for life underwriting risk	This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.

Further details on revision risk

R1000/C0090	USP — Factors applied for the revision risk shock	Revision shock — group specific parameter ('USP') as calculated by the group and approved by the supervisory authority. This item is not reported where no group specific parameter is used.

S.26.04 — Solvency Capital Requirement — Health underwriting risk

General Comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.04 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.04 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112 (7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Simplifications used — health mortality risk	Identify whether an undertakings within the scope of group supervision used simplifications for the calculation of health mortality risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.
R0020/C0010	Simplifications used — health longevity risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: health disability– morbidity risk — Medical expense	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall not be filled in.
R0040/C0010	Simplifications used: health disability– morbidity risk — Income protection	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.

	ITEM	INSTRUCTIONS
R0050/C0010	Simplifications used: SLT lapse risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of NSLT lapse risk, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. R0430 shall be fully completed in any case
R0060/C0010	Simplifications used: health expense risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health expense risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.

SLT health underwriting risk

R0100/C0020	Initial absolute values before shock — Assets — Health mortality risk	This is the absolute value of the assets sensitive to health mortality risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0030	Initial absolute values before shock — Liabilities — Health mortality risk	This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0040	Absolute values after shock — Assets — Health mortality risk	This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health mortality risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications.

	ITEM	INSTRUCTIONS
R0100/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health mortality risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Health mortality risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk. If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Health longevity risk	This is the absolute value of liabilities sensitive to health longevity risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.
R0200/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Health longevity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk. If R0020/C0010=1, this item represents gross capital charge for health longevity risk calculated using simplifications.
R0300/C0060	Absolute value after shock — Net solvency capital requirement –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.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk.
R0310/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense	This is the net capital charge for health disability — morbidity risk — Medical expense, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.
R0310/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense. If R0030/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.
R0320/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0320/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.

	ITEM	INSTRUCTIONS
R0320/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0320/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0320/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense — increase of medical payments	This is the net capital charge for health disability — morbidity risk — Medical expense — increase of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
R0320/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge expenses — increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0320/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — increase of medical payments. If R0030/C0010=1, this row shall not be filled in.
R0330/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.

	ITEM	INSTRUCTIONS
R0330/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0330/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0330/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0330/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the net capital charge for health disability — morbidity risk — Medical expense — decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
R0330/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge — decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables. If R0030/C0010=1, this row shall not be filled in.
R0330/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — decrease of medical payments. If R0030/C0010=1, this row shall not be filled in.

	ITEM	INSTRUCTIONS
R0340/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Income protection charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0060	Absolute value after shock — Net solvency capital requirement –Health disability — morbidity risk — Income protection	This is the net capital charge for health disability — morbidity risk — Income protection, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for health disability — morbidity risk — Income protection calculated using simplifications.
R0340/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0340/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection. If R0040/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.
R0400/C0060	Absolute value after shock — Net solvency capital requirement — SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — SLT Health lapse risk	This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0410/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — SLT health lapse risk –risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of increase in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase of the rates of lapse). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0410/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk –risk of increase in lapse	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. If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate
R0410/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of increase in lapse	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates. If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0420/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse). The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0420/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk –risk of decrease in lapse	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. If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate
R0420/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of decrease in lapse	This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.
R0430/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk –mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — SLT health lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — mass lapse risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the net capital charge for SLT health lapse risk — mass lapse risk, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health lapse risk — mass lapse risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk — mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0500/C0020	Initial absolute values before shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to expense risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Health expense risk	This is the absolute value of liabilities sensitive to expense risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to health expense risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

	ITEM	INSTRUCTIONS
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Health expense risk	This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations.
R0500/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0030	Initial absolute values before shock — Liabilities –Health revision risk	This is the absolute value of liabilities sensitive to health revision risk charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.

	ITEM	INSTRUCTIONS
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive 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). The amount of TP shall be net of reinsurance and SPV recoverables.
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Health revision risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.
R0700/C0060	Diversification within SLT health underwriting risk module — Net	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, 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. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0080	Diversification within SLT health underwriting risk module — Gross	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0800/C0060	Net solvency capital requirements — SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions.
R0800/C0080	Gross solvency capital — SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk, before adjustment of the loss absorbing capacity of technical provisions.

Further details on revision risk

R0900/C0090	Revision shock USP	Revision shock — group specific parameter as calculated by the group and approved by the supervisory authority. This item is not reported where no group specific parameter is used.

	ITEM	INSTRUCTIONS
NSLT health premium and reserve risk		
R1000–R1030/C0100	Standard deviation for premium risk — USP	This is the group specific standard deviation for premium risk for each lines of business and its proportional reinsurance as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group specific parameter is used.
R1000–R1030/C0110	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used: 1 — USP gross 2 — USP net
R1000–R1030/C0120	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	This is the group specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows groups to take into account the risk–mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority Where no group specific parameter is used, this cell shall be left blank.
R1000–R1030/C0130	Standard deviation for reserve risk — USP	This is the group specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group specific parameter is used.
R1000–R1030/C0140	Volume measure for premium and reserve risk — volume measure for premium risk: Vprem	The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000–R1030/C0150	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres	The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000–R1030/C0160	Volume measure for premium and reserve risk — Geographical Diversification	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance. If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R1000–R1030/C0170	Volume measure for premium and reserve risk — V	The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.
R1040/C0170	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.

	ITEM	INSTRUCTIONS
R1050/C0100	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R1100/C0180	Solvency capital requirement — NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.
R1200/C0190	Initial absolute values before shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0200	Initial absolute values before shock — Liabilities — Lapse risk	This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0210	Absolute values after shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0220	Absolute values after shock Liabilities — Lapse risk	This is the absolute value of the liabilities sensitive to lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0230	Absolute value after shock– Solvency capital requirement — Lapse risk	This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R1300/C0240	Diversification within NSLT health underwriting risk — gross	This is the diversification effect within the NSLT health underwriting risk sub–module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk. Diversification shall be reported as a negative value if they reduce the capital requirement.

	ITEM	INSTRUCTIONS
R1400/C0240	Total solvency capital requirement for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.

Health catastrophe risk

R1500/C0250	Net solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The net solvency capital requirement for the mass risk sub–module calculated after loss absorbing capacity of technical provisions
R1500/C0260	Gross solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub–module, calculated before loss absorbing capacity of technical provisions.
R1510/C0250	Net solvency capital requirement for health catastrophe risks — Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub–module, calculated after loss absorbing capacity of technical provisions
R1510/C0260	Gross solvency capital requirement for health catastrophe risks– Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub–module calculated before loss absorbing capacity of technical provisions.
R1520/C0250	Net solvency capital requirement for health catastrophe risks — Pandemic risk	The net solvency capital requirement for the pandemic risk sub–module, calculated after loss absorbing capacity of technical provisions.
R1520/C0260	Gross solvency capital requirement for health catastrophe risks — Pandemic risk	The gross solvency capital requirement for the pandemic risk sub–module is calculated before loss absorbing capacity of technical provisions.
R1530/C0250	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 after loss absorbing capacity of technical provisions
R1530/C0260	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 after loss absorbing capacity of technical provisions.
R1540/C0250	Total net solvency capital requirement for health catastrophe risk	This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub–module

	ITEM	INSTRUCTIONS
R1540/C0260	Total gross solvency capital requirement for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub — module (before loss absorbing capacity of technical provisions)

Total health underwriting risk

R1600/C0270	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, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision.
R1600/C0280	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, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions.
R1700/C0270	Total net solvency capital requirement for health underwriting risk	This is the total net solvency capital requirement for the health underwriting risk module.
R1700/C0280	Total gross solvency capital requirement for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module.

S.26.05 — Solvency Capital Requirement — Non–Life underwriting risk

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.05 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.05 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112 (7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0010/C0010	Captives simplifications — non life premium and reserve risk	Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of non–life premium and reserve risk. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230.

Non–life premium and Reserve Risk

R0100–R0210/C0020	Standard deviation for premium risk — USP Standard Deviation	This is the group specific standard deviation for premium risk for each segment as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group specific parameter is used.

	ITEM	INSTRUCTIONS
R0100–R0210/ C0030	USP Standard Deviation gross/ net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used: 1 — USP gross 2 — USP net
R0100–R0210/ C0040	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	This is the group specific adjustment factor for non — proportional reinsurance of each segment allows groups to take into account the risk — mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group specific parameter is used.
R0100–R0210/ C0050	Standard deviation for reserve risk — USP	This is the group specific standard deviation for reserve risk each segment as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group specific parameter is used.
R0100–R0210/ C0060	Volume measure for premium and reserve risk — volume measure for premium risk: Vprem	The volume measure for premium risk for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35.
R0100–R0210/ C0070	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres	The volume measure for reserve risk for each segment, 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.
R0100–R0210/ C0080	Volume measure for premium and reserve risk — Geographical Diversification —	Geographical diversification used for the volume measure for each segment If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R0100–R0210/ C0090	Volume measure for premium and reserve risk — V	The volume measure for non — life premium and reserve risk for each segment If R0010/C0010 = 1, this item shall represent the capital requirement for non — life premium and reserve risk of particular segment calculated using simplifications
R0220/C0090	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 segments.
R0230/C0020	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments. If R0010/C0010=1, this item represents total capital charge for non–life premium and reserve risk sub module calculated using simplified calculation.
R0300/C0100	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.

	ITEM	INSTRUCTIONS
Non–life lapse risk		
R0400/C0110	Initial absolute values before shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to the non–life lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0400/C0120	Initial absolute values before shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of liabilities sensitive to the non–life lapse risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0400/C0130	Absolute values after shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to non–life lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0400/C0140	Absolute values after shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of the liabilities sensitive to non–life lapse risk, after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0400/C0150	Solvency capital requirement — Non–life underwriting risk — Lapse risk	This is the capital charge for non–life underwriting lapse risk.
Non–life catastrophe risk		
R0500/C0160	Capital requirement for non–life catastrophe risk	This is the total non–life catastrophe risk capital requirement.
Total non–life underwriting risk		
R0600/C0160	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. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0160	Total capital requirement for non–life underwriting risk	This is the solvency capital requirement for non–life underwriting risk sub module.

S.26.06 — Solvency Capital Requirements — Operational risk

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.06 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.06 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112 (7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0100/C0020	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0110/C0020	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 shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.

	ITEM	INSTRUCTIONS
R0120/C0020	Non–life gross technical provisions (excluding risk margin)	This is technical provisions for non–life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0130/C0020	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions
R0200/C0020	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
R0210/C0020	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
R0220/C0020	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
R0230/C0020	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
R0240/C0020	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.
R0250/C0020	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
R0260/C0020	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.
R0300/C0020	Capital requirement for operational risk before capping	This is the capital requirement for operational risk before capping adjustment
R0310/C0020	Cap based on Basic Solvency Capital Requirement	This is the result of the cap percentage applied to the Basic SCR.

	ITEM	INSTRUCTIONS
R0320/C0020	Capital requirement for operational risk after capping	This is the capital requirement for operational risk after capping adjustment.
R0330/C0020	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.
R0340/C0020	Total capital requirement for operational risk	This is the capital charge for operational risk.

S.26.07 — Solvency Capital Requirement — Simplifications

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.07 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.07 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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 Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part

	ITEM	INSTRUCTIONS
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
Z0040	Currency for interest rate risk (captives)	Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line.

Market risk (including captives)

R0010/C0010–C0070	Spread risk (bonds and loans) — Market value — by credit quality step	Market value of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available.
R0010/C0080	Spread risk (bonds and loans) — Market value — No rating available	Market value of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available.
R0020/C0010–C0070	Spread risk (bonds and loans) — Modified duration — by credit quality step	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available.
R0020/C0080	Spread risk (bonds and loans) — Modified duration — No rating available	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available.
R0030/C0090	Spread risk (bonds and loans) — Increase in unit–linked and index–linked technical provisions	Increase in the technical provisions less risk margin for policies where the policyholders bear the investment risk with embedded options and guarantees that would result from an instantaneous decrease in the value of the assets subject to the capital requirement for spread risk on bonds according to the simplified calculation.

Interest rate risk (captives)

R0040/C0100	Interest rate risk (captives) — Capital requirement — Interest rate up — by currency	Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported.
R0040/C0110	Interest rate risk (Captives) — Capital requirement — Interest rate down — by currency	Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported.

	ITEM	INSTRUCTIONS
Life underwriting risk		
R0100/C0120	Mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk.
R0100/C0160	Mortality risk — Average rate (t+1)	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk.
R0100/C0180	Mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk.
R0110/C0150	Longevity risk — Best estimate	Best estimate of obligations subject to longevity risk.
R0110/C0160	Longevity risk — Average rate (t+1)	Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0110/C0190	Longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0120/C0120	Disability–morbidity risk — Capital at risk	Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk.
R0120/C0130	Disability–morbidity risk — Capital at risk t+1	Capital at risk as defined in R0120/C0120 after 12 months.
R0120/C0150	Disability–morbidity risk — Best estimate	Best estimate of obligations subject to disability–morbidity risk.
R0120/C0160	Disability–morbidity risk — Average rate (t+1)	Average disability–morbidity rate during the following 12 months (t +1) weighted by sum insured for policies with a positive capital at risk.
R0120/C0170	Disability–morbidity risk — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk.
R0120/C0180	Disability–morbidity risk — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.
R0120/C0200	Disability–morbidity risk — Termination rates	Expected termination rates during the following 12 months (t+1) for policies with a positive capital at risk.

	ITEM	INSTRUCTIONS
R0130/C0140	Lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.
R0130/C0160	Lapse risk (up) — Average rate (t+1)	Average lapse rate for policies with positive surrender strains.
R0130/C0190	Lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off.
R0140/C0140	Lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.
R0140/C0160	Lapse risk (down) — Average rate (t+1)	Average lapse rate for policies with negative surrender strains.
R0140/C0190	Lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off.
R0150/C0180	Life expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations.
R0150/C0210	Life expense risk — Payments	Expenses paid related to life insurance and reinsurance during the last 12 months.
R0150/C0220	Life expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations.
R0160/C0230	Life catastrophe risk — Capital at risk	Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35.

Health underwriting risk

R0200/C0120	Health mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk.
R0200/C0160	Health mortality risk — Average rate (t+1)	Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies with a positive capital at risk.

	ITEM	INSTRUCTIONS
R0200/C0180	Health mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk.
R0210/C0150	Health longevity risk — Best estimate	Best estimate of obligations subject to health longevity risk.
R0210/C0160	Health longevity risk — Average rate (t+1)	Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0210/C0180	Health longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0220/C0180	Health disability–morbidity risk (medical expense) — Modified duration	Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations.
R0220/C0210	Health disability–morbidity risk (medical expense) — Payments	Expenses paid related to medical expense insurance and reinsurance during the last 12 months.
R0220/C0220	Health disability–morbidity risk (medical expense) — Average inflation rate	Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations.
R0230/C0120	Health disability–morbidity risk (income protection) — Capital at risk	Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk (income protection).
R0230/C0130	Health disability–morbidity risk (income protection) — Capital at risk t+1	Capital at risk as defined in R0230/C0120 after 12 months.
R0230/C0150	Health disability–morbidity risk (income protection) — Best estimate	Best estimate of obligations subject to disability–morbidity risk.

	ITEM	INSTRUCTIONS
R0230/C0160	Health disability–morbidity risk (income protection) — Average rate (t+1)	Average disability–morbidity rate during the following 12 months (t +1) weighted by sum insured for policies with a positive capital at risk.
R0230/C0170	Health disability–morbidity risk (income protection) — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk.
R0230/C0180	Health disability–morbidity risk (income protection) — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.
R0230/C0200	Health disability–morbidity risk (income protection) — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk.
R0240/C0140	Health SLT lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0240/C0160	Health SLT lapse risk (up) — Average rate (t+1)	Average lapse rate for policies with positive surrender strains.
R0240/C0190	Health SLT lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off.
R0250/C0140	Health SLT lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0250/C0160	Health SLT lapse risk (down) — Average rate (t+1)	Average lapse rate for policies with negative surrender strains.

	ITEM	INSTRUCTIONS
R0250/C0190	Health SLT lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off.
R0260/C0180	Health expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations.
R0260/C0210	Health expense risk — Payments	Expenses paid related to health insurance and reinsurance during the last 12 months.
R0260/C0220	Health expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations.

S.27.01 — Solvency Capital Requirement — Non–life and health catastrophe risk

General comments:

This section relates to annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template S.27.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.27.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

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 year as described in the reinsurance templates for Facultative covers (S.30.01 and S.30.02 of Annex II) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04 of Annex II).

Undertakings need to estimate their recoveries from risk mitigation in line with the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non–life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Article 105(2)(b) and (4)(c) of the Directive 2009/138/EC.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

For group reporting the following specific requirements shall be met:

d) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

e) 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 Directive 2009/138/EC, and;

f) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'

Non–life catastrophe risk — Summary

C0010/R0010	SCR before risk mitigation — Natural catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070.
C0010/R0020–R0060	SCR before risk mitigation — Natural catastrophe risk perils	This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0070	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils.

C0020/R0010	Total risk mitigation — Natural catastrophe risk	This is the total risk mitigation effect of the group'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 C0020/R0070.
C0020/R0020–R0060	Total risk mitigation — Natural catastrophe risk perils	This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril.
C0020/R0070	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils.
C0030/R0010	SCR after risk mitigation — Natural catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0070.
C0030/R0020–R0060	SCR after risk mitigation — Natural catastrophe risk perils	This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0070	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different natural catastrophe perils.
C0010/R0080	SCR before risk mitigation — Catastrophe risk non–proportional property reinsurance	This is the total catastrophe risk before risk mitigation arising from non–proportional property reinsurance.
C0020/R0080	Total risk mitigation — Catastrophe risk non–proportional property reinsurance	This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for non–proportional property reinsurance.
C0030/R0080	SCR after risk mitigation — Catastrophe risk non–proportional property reinsurance	This is the total catastrophe risk after risk mitigation arising from non–proportional property reinsurance.
C0010/R0090	SCR before risk mitigation — Man–made catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all man–made perils and taking into consideration the diversification effect between the perils given in C0010/R0160.
C0010/R0100–R0150	SCR before risk mitigation — Man–made catastrophe risk perils	This is the total capital requirement before risk mitigation per man–made peril, taking into consideration the diversification effect between sub–perils. Per man–made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.

C0010/R0160	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different man–made perils.
C0020/R0090	Total risk mitigation — Man–made catastrophe risk	This is the total risk mitigation effect of the group'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 C0020/R0160.
C0020/R0100–R0150	Total risk mitigation — Man–made catastrophe risk perils	This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per man–made catastrophe peril.
C0020/R0160	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different man–made perils.
C0030/R0090	SCR after risk mitigation — Man–made catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all man–made catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0160.
C0030/R0100–R0150	SCR after risk mitigation — Man–made catastrophe risk perils	This is the total capital requirement after risk mitigation per man–made catastrophe peril, taking into consideration the diversification effect between sub–perils. Per man–made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0160	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different man–made catastrophe perils.
C0010/R0170	SCR before risk mitigation — Other non–life catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all 'other non–life' perils and taking into consideration the diversification effect between the perils given in C0010/R0180.
C0010/R0180	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different 'other non–life' perils.
C0020/R0170	Total risk mitigation — Other non–life catastrophe risk	This is the total risk mitigation effect of the group'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 C0020/R0180.
C0020/R0180	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different 'other non–life' perils.

C0030/R0170	SCR after risk mitigation — Other non–life catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all 'other non–life' catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180.
C0030/R0180	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different 'other non–life' catastrophe perils.
C0010/R0190	SCR before risk mitigation — Total Non–life catastrophe risk before diversification	This is the total catastrophe risk before risk mitigation arising from all the sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks) before the diversification effect between the sub–modules.
C0010/R0200	SCR before risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks).
C0010/R0210	SCR before risk mitigation — Total Non–life catastrophe risk after diversification	This is the total catastrophe risk before risk mitigation 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 C0010/R0200.
C0020/R0190	Total risk mitigation — Total Non–life catastrophe risk before diversification	This is the total risk mitigation effect of the group'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 effect between the sub–modules.
C0020/R0200	Total risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the risk mitigation effect of the group'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).
C0020/R0210	Total risk mitigation — Total Non–life catastrophe risk after diversification	This is the total risk mitigation effect of the group'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 C0020/R0200.
C0030/R0190	SCR after risk mitigation — Total Non–life catastrophe risk before diversification	This is the total catastrophe risk after risk mitigation arising from all the sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks), before the diversification effect between the sub–modules.

C0030/R0200	SCR after risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub–modules (Natural catastrophe, Non–proportional property reinsurance, Man–made and 'Other non–life' catastrophe risks).
C0030/R0210	SCR after risk mitigation — Total Non–life catastrophe risk after diversification	This is the total catastrophe risk after risk mitigation 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 item C0030/R0200.

Health catastrophe risk — Summary

C0010/R0300	SCR before risk mitigation — Health catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all Health catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0010/R0340.
C0010/R0310–R0330	SCR before risk mitigation — Health catastrophe risk sub–modules	This is the total capital requirement before risk mitigation per Health catastrophe risk sub–modules, taking into consideration the diversification effect between the countries. Per Health catastrophe risk sub–module this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0340	SCR before risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different Health catastrophe risk sub–modules.
C0020/R0300	Total risk mitigation — Health catastrophe risk	This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0020/R0340.
C0020/R0310–R0330	Total risk mitigation — Health catastrophe risk sub–modules	This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub–module.
C0020/R0340	Total risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub–modules.
C0030/R0300	SCR after risk mitigation — Health catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub–modules and taking into consideration the diversification effect between the sub–modules given in C0030/R0340.

C0030/R0310–R0330	SCR after risk mitigation — Health catastrophe risk sub–modules	This is the total capital requirement after risk mitigation per Health catastrophe risk sub–module, taking into consideration the diversification effect between countries. Per Health catastrophe risk sub–module this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0340	SCR after risk mitigation — Diversification between sub–modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different Health catastrophe risk sub–modules.

Non–life catastrophe risk

Natural catastrophe risk — Windstorm

C0040/R0610–R0780	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to the 14 regions other than the EEA regions(include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0040/R0790	Estimation of the gross premium to be earned — Total Windstorm Other Regions before diversifications	Total of the estimate of the premiums to be earned by the insurance or reinsurance group before diversification, during the following year for the other 14 regions other than the EEA regions.
C0050/R0400–R0590	Exposure — EEA Region	The sum of the total 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 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.
C0050/R0600	Exposure — Total Windstorm EEA Regions before diversification	Total of the exposure before diversification for the 20 EEA regions.
C0060/R0400–R0590	Specified Gross Loss — EEA Region	Specified gross windstorm loss per each of the 20 EEA regions, taking into consideration the effect of diversification effect between zones.
C0060/R0600	Specified Gross Loss — Total Windstorm EEA Regions before diversification	Total of the specified gross loss before diversification for the 20 EEA regions.

C0070/R0400–R0590	Catastrophe Risk Charge Factor before risk mitigation — EEA Region	The risk charge factor per each of the 20 EEA regions for Windstorm, taking into consideration the effect of diversification effect between zones.
C0070/R0600	Catastrophe Risk Charge Factor before risk mitigation — Total Windstorm EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0080/R0400–R0590	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. When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account.
C0090/R0400–R0590	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Windstorm for each of the 20 EEA Regions corresponding to the larger of scenario A or B.
C0090/R0600	Catastrophe Risk Charge before risk mitigation — Total Windstorm EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for the 20 EEA regions.
C0090/R0790	Catastrophe Risk Charge before risk mitigation — Total Windstorm Other Regions before diversifications	The capital requirement before risk mitigation 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.
C0090/R0800	Catastrophe Risk Charge before risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for all regions.
C0090/R0810	Catastrophe Risk Charge before risk mitigation — 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')
C0090/R0820	Catastrophe Risk Charge before risk mitigation — Total Windstorm after diversification	This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810.
C0100/R0400–R0590	Estimated Risk Mitigation — EEA Region	Per each of the 20 EEA Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.

C0100/R0600	Estimated Risk Mitigation — Total Windstorm EEA Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for the 20 EEA regions.
C0100/R0790	Estimated Risk Mitigation — Total Windstorm Other Regions before diversifications	For all the regions other the EEA Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0100/R0800	Estimated Risk Mitigation — Total Windstorm all Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for all regions.
C0110/R0400–R0590	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0600	Estimated Reinstatement Premiums — Total Windstorm EEA Regions before diversification	Total of the estimated reinstatement premiums for the 20 EEA regions.
C0110/R0790	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0800	Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0120/R0400–R0590	Catastrophe Risk Charge after risk mitigation — EEA Region	Capital requirement, after the deduction of the risk mitigating effect of the group'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.
C0120/R0600	Catastrophe Risk Charge after risk mitigation — Total Windstorm EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 20 EEA regions.
C0120/R0790	Catastrophe Risk Charge after risk mitigation — Total Windstorm Other Regions before diversifications	Capital requirement after risk mitigation 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.
C0120/R0800	Catastrophe Risk Charge after risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for all regions.
C0120/R0810	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both EEA Regions and 'other regions').

C0120/R0820	Catastrophe Risk Charge after risk mitigation — Total Windstorm after diversification	This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the diversification effect given in item C0120/R0810.

Natural catastrophe risk — Earthquake

C0130/R1040–R1210	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to each of the 14 regions other than the EEA Regions(include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business: Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0130/R1220	Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year for the other regions.
C0140/R0830–R1020	Exposure — EEA Region	The sum of the total insured per each of the 20 EEA regions for the 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 EEA region.
C0140/R1030	Exposure — Total Earthquake EEA Regions before diversification	Total of the exposure for the 20 EEA regions.
C0150/R0830–R1020	Specified Gross Loss — EEA Region	Specified gross Earthquake loss for each of the 20 EEA regions, taking into consideration the effect of diversification effect between zones.
C0150/R1030	Specified Gross Loss — Total Earthquake EEA Regions before diversification	Total of the specified gross Earthquake loss for the 20 EEA regions.
C0160/R0830–R1020	Catastrophe Risk Charge Factor before risk mitigation — 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 effect between zones.

C0160/R1030	Catastrophe Risk Charge Factor before risk mitigation — Total Earthquake EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0170/R0830–R1020	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Earthquakes in each of the 20 EEA Regions.
C0170/R1030	Catastrophe Risk Charge before risk mitigation — Total Earthquake EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 EEA regions.
C0170/R1220	Catastrophe Risk Charge before risk mitigation — Total Earthquake Other Regions before diversification	The capital requirement before risk mitigation 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.
C0170/R1230	Catastrophe Risk Charge before risk mitigation Total Earthquake — All Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for all regions.
C0170/R1240	Catastrophe Risk Charge before risk mitigation — 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).
C0170/R1250	Catastrophe Risk Charge before risk mitigation — Total Earthquake after diversification	This is the total capital requirement before risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0170/R1240.
C0180/R0830–R1020	Estimated Risk Mitigation — EEA Region	Per each of the 20 EEA Regions the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0180/R1030	Estimated Risk Mitigation — Total Earthquake EEA Regions before diversification	Total of the estimated Risk Mitigation for the 20 EEA regions.
C0180/R1220	Estimated Risk Mitigation — Total Earthquake — Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.

C0180/R1230	Estimated Risk Mitigation — Total Earthquake — All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0190/R0830–R1020	Estimated Reinstatement Premiums — EEA Region	Per each of the 20 EEA Regions the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1030	Estimated Reinstatement Premiums — Total Earthquake EEA Regions before diversification	Total of the estimated reinstatement premiums for the 20 EEA regions.
C0190/R1220	Estimated Reinstatement Premiums — Total Earthquake — Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1230	Estimated Reinstatement Premiums — Total Earthquake — All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0200/R0830–R1020	Catastrophe Risk Charge after risk mitigation — EEA Region	Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 EEA regions.
C0200/R1030	Catastrophe Risk Charge after risk mitigation — Total Earthquake EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for the 20 EEA regions.
C0200/R1220	Catastrophe Risk Charge after risk mitigation — Total Earthquake — Other Regions before diversification	Capital requirement after risk mitigation 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.
C0200/R1230	Catastrophe Risk Charge after risk mitigation — Total Earthquake — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for all regions.
C0200/R1240	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both EEA Regions and Other regions).
C0200/R1250	Catastrophe Risk Charge after risk mitigation — Total Earthquake after diversification	This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0200/R1240

Natural catastrophe risk — Flood

C0210/R1410–R1580	Estimation of the gross premiums to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to each of the 14 regions other than the EEA Regions(include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business: Fire and other damage covering flood risk, including the proportional reinsurance obligations; Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations; Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0210/R1590	Estimation of the gross premium to be earned — Total Flood Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year for the other regions.
C0220/R1260–R1390	Exposure — EEA Region	The sum of the total insured per each of the 14 EEA regions of 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; 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 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.
C0220/R1400	Exposure — Total Flood EEA Regions before diversification	Total of the exposure for the 14 EEA regions.
C0230/R1260–R1390	Specified Gross Loss — EEA Region	Specified gross Flood loss in each of the 14 EEA regions, taking into consideration the effect of diversification effect between zones.
C0230/R1400	Specified Gross Loss — Total Flood EEA Regions before diversification	Total of the specified gross Flood loss for the 14 EEA regions.
C0240/R1260–R1390	Catastrophe Risk Charge Factor before risk mitigation — 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 effect between zones.

C0240/R1400	Catastrophe Risk Charge Factor before risk mitigation — Total Flood EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0250/R1260–R1390	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. When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0260/R1260–R1390	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Floods in each of the 14 EEA Regions, corresponding to the larger of scenario A or B.
C0260/1400	Catastrophe Risk Charge before risk mitigation — Total Flood EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for the 14 EEA regions.
C0260/R1590	Catastrophe Risk Charge before risk mitigation — Total Flood Other Regions before diversification	The capital requirement before risk mitigation 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.
C0260/R1600	Catastrophe Risk Charge before risk mitigation — Total Flood All Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for all regions.
C0260/R1610	Catastrophe Risk Charge before risk mitigation — 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).
C0260/R1620	Catastrophe Risk Charge before risk mitigation — Total Flood after diversification	This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610.
C0270/R1260–R1390	Estimated Risk Mitigation — EEA Region	Per each of the 14 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0270/R1400	Estimated Risk Mitigation — Total Flood EEA Regions before diversification	Total of the estimated Risk Mitigation for the 14 EEA regions.

C0270/R1590	Estimated Risk Mitigation — Total Flood Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0270/R1600	Estimated Risk Mitigation — Total Flood All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0280/R1260–R1390	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1400	Estimated Reinstatement Premiums — Total Flood — EEA Regions before diversification	Total of the estimated reinstatement premiums for the 14 EEA regions.
C0280/R1590	Estimated Reinstatement Premiums — Total Flood — Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1600	Estimated Reinstatement Premiums — Total Flood — All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0290/R1260–R1390	Catastrophe Risk Charge after risk mitigation — EEA Region	Capital requirement, after the deduction of the risk mitigating effect of the group'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 scenario.
C0290/R1400	Catastrophe Risk Charge after risk mitigation — Total Flood — EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 14 EEA regions.
C0290/R1590	Catastrophe Risk Charge after risk mitigation — Total Flood — Other Regions before diversification	Capital requirement after risk mitigation 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.
C0290/R1600	Catastrophe Risk Charge after risk mitigation — Total Flood — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles all regions.
C0290/R1610	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both EEA Regions and Other regions).
C0290/R1620	Catastrophe Risk Charge after risk mitigation — Total Flood after diversification	This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610.

Natural catastrophe risk — Hail

C0300/R1730–R1900	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year and in relation to each of the 9 regions other than the EEA Regions(include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business: Fire and other damage covering hail risk, including the proportional reinsurance obligations; Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0300/R1910	Estimation of the gross premium to be earned — Total Hail Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year for the other regions.
C0310/R1630–R1710	Exposure — EEA Region	The sum of the total insured per each of the 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; 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 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.
C0310/R1720	Exposure — Total Hail EEA Regions before diversification	Total of the exposure for the 9 EEA regions.
C0320/R1630–R1710	Specified Gross Loss — EEA Region	Specified gross Hail loss in each of the 9 EEA regions, taking into consideration the effect of diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total Hail EEA Regions before diversification	Total of the specified gross Hail loss for the 9 EEA regions.
C0330/R1630–R1710	Catastrophe Risk Charge Factor before risk mitigation — EEA Region	The Risk Charge Factor per each of the 9 EEA regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones.

C0330/R1720	Catastrophe Risk Charge Factor before risk mitigation — Total Hail EEA Regions before diversification	Ratio between total specified gross loss and total exposure.
C0340/R1630–R1710	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. When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0350/R1630–R1710	Catastrophe Risk Charge before risk mitigation — EEA Region	Capital requirement before risk mitigation arising from Hails in each of the 9 EEA Regions corresponding to the larger of scenario A or B.
C0350/R1720	Catastrophe Risk Charge before risk mitigation — Total Hail EEA Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for the 9 EEA regions.
C0350/R1910	Catastrophe Risk Charge before risk mitigation — Total Hail Other Regions before diversification	The capital requirement before risk mitigation 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.
C0350/R1920	Catastrophe Risk Charge before risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for all regions.
C0350/R1930	Catastrophe Risk Charge before risk mitigation — 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).
C0350/R1940	Catastrophe Risk Charge before risk mitigation — Total Hail after diversification	This is the total capital requirement before risk mitigation for Hail risk, taking into consideration the diversification effect given in C0350/R1930.
C0360/R1630–R1710	Estimated Risk Mitigation — EEA Region	Per each of the 9 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1720	Estimated Risk Mitigation — Total Hail EEA Region before diversification	Total of the estimated risk mitigation for the 9 EEA regions.

C0360/R1910	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1820	Estimated Risk Mitigation — Total Hail All Regions before diversification	Total of the estimated risk mitigation for all regions.
C0370/R1630–R1710	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1720	Estimated Reinstatement Premiums — Total Hail EEA Regions before diversification	Total of the estimated reinstatement premiums for the 9 EEA regions.
C0370/R1910	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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1920	Estimated Reinstatement Premiums — Total Hail All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0380/R1630–R1710	Catastrophe Risk Charge after risk mitigation — EEA Region	Capital requirement, after the deduction of the risk mitigating effect of the group'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.
C0380/R1720	Catastrophe Risk Charge after risk mitigation — Total Hail EEA Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 9 EEA regions.
C0380/R1910	Catastrophe Risk Charge after risk mitigation — Total Hail Other Regions before diversification	Capital requirement after risk mitigation 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.
C0380/R1920	Catastrophe Risk Charge after risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both EEA Regions and Other regions).
C0380/R1940	Catastrophe Risk Charge after risk mitigation — Total Hail after diversification	This is the total capital requirement after risk mitigation for Hail risk, taking into consideration the diversification effect given in C0380/R1930.

Natural catastrophe risk — Subsidence

C0390/R1950	Estimation of the gross premium to be earned — Total Subsidence before diversification	An estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year, for the contract in relation to the obligations of 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 France.
C0400/R1950	Exposure — Total Subsidence before diversification	The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance groups are exposed to in relation to the territory. Together the zones shall comprise the whole territory.
C0410/R1950	Specified Gross Loss — Total Subsidence before diversification	Specified gross subsidence loss, taking into consideration the effect of diversification effect between zones.
C0420/R1950	Catastrophe Risk Charge Factor before risk mitigation — Total Subsidence before diversification	The Risk Charge Factor of the territory of France for subsidence, taking into consideration the effect of diversification effect between zones.
C0430/R1950	Catastrophe Risk Charge before risk mitigation — Total Subsidence before diversification	The capital requirement before risk mitigation for Subsidence risk in the territory of France. 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 C0410/R1950).
C0430/R1960	Catastrophe Risk Charge before risk mitigation — Diversification effect between zones — Total Subsidence before diversification	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France.
C0430/R1970	Catastrophe Risk Charge before risk mitigation — Total Subsidence — Total Subsidence before diversification	This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960.
C0440/R1950	Estimated Risk Mitigation — Total Subsidence before diversification	The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0450/R1950	Estimated Reinstatement Premiums — Total Subsidence before diversification	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.

C0460/R1950	Catastrophe Risk Charge after risk mitigation — Total Subsidence before diversification	Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from subsidence.
C0460/R1960	Catastrophe Risk Charge after risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France.
C0460/R1970	Catastrophe Risk Charge after risk mitigation — Total Subsidence after diversification	This is the total capital requirement after risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0460/R1960.

Natural catastrophe risk — Non–proportional property reinsurance

C0470/R2000	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year, for the contract in relation to the obligations of the line of business non–proportional property reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0480/R2000	Catastrophe Risk Charge before risk mitigation	The capital requirement before risk mitigation 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.
C0490/R2000	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non–proportional property reinsurance, excluding the estimated reinstatement premiums.
C0500/R2000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non–proportional property reinsurance.
C0510/R2000	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non–proportional property reinsurance.

Man–made catastrophe risk — Motor Vehicle Liability

C0520/R2100	Number of vehicles policy limit above 24M EUR	Number of vehicles insured by the insurance or reinsurance group in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24,000,000 Euro.
C0530/R2100	Number of vehicles policy limit below or equal to 24M EUR	Number of vehicles insured by the insurance or reinsurance group 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.

C0540/R2100	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.
C0550/R2100	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.
C0560/R2100	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.
C0570/R2100	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability.

Man–made catastrophe risk — Marine Tanker Collision

C0580/R2200	Type of cover Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per each marine hull cover, for risks arising from Marine Tanker Collision. The maximum relates to all oil and gas tankers insured by the insurance or reinsurance group in respect of tanker collision in lines of business: Marine, aviation and transport, including proportional reinsurance obligations; and Non–proportional marine, aviation and transport reinsurance. The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.
C0590/R2200	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision. The maximum relates to all oil and gas tankers insured by the insurance or reinsurance group in respect of tanker collision in lines of business: Marine, aviation and transport, including proportional reinsurance obligations; and Non–proportional marine, aviation and transport reinsurance. The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.

C0600/R2200	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine oil polution liability cover, for risks arising from Marine Tanker Collision. The maximum relates to all oil and gas tankers insured by the insurance or reinsurance group in respect of tanker collision in lines of business: Marine, aviation and transport, including proportional reinsurance obligations; and Non–proportional marine, aviation and transport reinsurance. The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.
C0610/R2200	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.
C0620/R2200	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.
C0630/R2200	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision.
C0640/R2200	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision.
C0650/R2200	Name vessel	Name of the corresponding vessel.

Man–made catastrophe risk — Marine Platform Explosion

C0660–C0700/R2300	Catastrophe Risk Charge Marine Platform Explosion — *Type of cover* — before risk mitigation	This is the capital requirement before risk mitigation, per type of cover (Property damage, Removal of 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 group in respect of platform explosion in lines of business: Marine, aviation and transport, including proportional reinsurance obligations; and 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 group in relation to the selected platform.

C0710/R2300	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion.
C0720/R2300	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums.
C0730/R2300	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.
C0740/R2300	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion.
C0750/R2300	Name platform	Name of the corresponding platform.

Man–made catastrophe risk — Marine

C0760/R2400	Catastrophe Risk Charge Marine before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.
C0760/R2410	Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.
C0760/R2420	Catastrophe Risk Charge Marine before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.
C0770/R2400	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the group's specific reinsurance contracts and special purpose vehicles arising from the marine risks.
C0780/R2400	Catastrophe Risk Charge Marine after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks.
C0780/R2410	Catastrophe Risk Charge Marine after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks.

C0780/R2420	Catastrophe Risk Charge Marine after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks.

Man–made catastrophe risk — Aviation

C0790–C0800/R2500	Catastrophe Risk Charge Aviation before risk mitigation — *Type of cover*– before risk mitigation	This is the capital requirement before risk mitigation, 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 group in lines of business: Marine, aviation and transport, including proportional reinsurance obligations; and 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 group for aviation insurance and reinsurance and in relation to the selected aircraft.
C0810/R2500	Catastrophe Risk Charge Aviation before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Aviation.
C0820/R2500	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
C0830/R2500	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
C0840/R2500	Catastrophe Risk Charge Aviation after risk mitigation — Total (row)	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation.

Man–made catastrophe risk — Fire

C0850/R2600	Catastrophe Risk Charge Fire before risk mitigation	This is the total capital requirement before risk mitigation for Fire risks. Amount is equal to the largest fire risk concentration of an insurance or reinsurance group being the set of buildings with the largest sum insured that meets the following conditions: The insurance or reinsurance group 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. All buildings are partly or fully located within a radius of 200 meters.

C0860/R2600	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.
C0870/R2600	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
C0880/R2600	Catastrophe Risk Charge after risk mitigation Fire	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.

Man–made catastrophe risk — Liability

C0890/R2700–R2740	Earned premium following 12 months –Type of cover	Premiums earned, per type of cover, by the insurance or reinsurance group, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers: Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self–employed crafts persons or artisans; Employers liability insurance and proportional reinsurance obligations; Directors and officers liability insurance and proportional reinsurance obligations; 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 proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self–employed crafts persons or artisans; Non–proportional reinsurance. For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0890/R2750	Earned premium following 12 months — Total	Total for all types of covers of premiums earned by the insurance or reinsurance group, during the following 12 months.
C0900/R2700–R2740	Largest liability limit provided –Type of cover	The largest liability limit, per type of cover, provided by the insurance or reinsurance group in liability risks.
C0910/R2700–R2740	Number of claims –Type of cover	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.
C0920/R2700–R2740	Catastrophe Risk Charge Liability before risk mitigation – Type of cover	This is the capital requirement before risk mitigation, per type of cover, for liability risks.

C0920/R2750	Catastrophe Risk Charge Liability before risk mitigation — Total	Total for all types of cover of the capital requirement before risk mitigation for liability risks.
C0930/R2700–R2740	Estimated Risk Mitigation — Type of cover	The estimated risk mitigation effect, per type of cover, of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.
C0930/R2750	Estimated Risk Mitigation — Total	Total for all types of cover of the estimated risk mitigation.
C0940/R2700–R2740	Estimated Reinstatement Premiums — Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
C0940/R2750	Estimated Reinstatement Premiums — Total	Total for all types of cover of the estimated reinstatement premiums.
C0950/R2700–R2740	Catastrophe Risk Charge Liability after risk mitigation — Type of cover	Capital requirement, per type of cover, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0950/R2750	Catastrophe Risk Charge Liability after risk mitigation — Total	Total for all types of cover of the capital requirement, per type of cover, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0960/R2800	Catastrophe Risk Charge Liability before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks.
C0960/R2810	Catastrophe Risk Charge Liability before risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks.
C0960/R2820	Catastrophe Risk Charge Liability before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.
C0970/R2800	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2800	Catastrophe Risk Charge Liability after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks.

C0980/R2810	Catastrophe Risk Charge Liability after risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks.
C0980/R2820	Catastrophe Risk Charge Liability after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks.

Man–made catastrophe risk — Credit & Suretyship

C0990/R2900–R2910	Exposure (individual or group) — Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance group 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.
C0990/R2920	Exposure (individual or group) — Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance group 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.
C1000/R2900–R2910	Proportion of damage 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 group.
C1000/R2920	Proportion of damage 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.
C1010/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default –Largest exposure	This is the capital requirement before risk mitigation, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1010/R2920	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default — Total	This is the total capital requirement before risk mitigation arising from the Large Credit Default scenario of Credit & Suretyship risks.

C1020/R2900–R2910	Estimated Risk Mitigation — Largest exposure	The estimated risk mitigation effect, per largest exposure, of the group'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.
C1020/R2920	Estimated Risk Mitigation — Total	The estimated risk mitigation effect, for the two largest exposures, of the group'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.
C1030/R2900–R2910	Estimated Reinstatement Premiums — Largest exposure	The estimated reinstatement premiums, per largest exposure, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1030/R2920	Estimated Reinstatement Premiums — Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2920	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1050/R3000	Earned premium following 12 months	Gross premiums earned by the insurance or reinsurance group, during the following 12 months, in lines of business Credit and Suretyship insurance including proportional reinsurance obligations.
C1060/R3000	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.

C1070/R3000	Estimated Risk Mitigation	The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1080/R3000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.
C1090/R3000	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship.
C1100/R3100	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1100/R3110	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks.
C1100/R3120	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.
C1110/R3100	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the group's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.
C1120/R3100	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1120/R3110	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks.

C1120/R3120	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.

Man–made catastrophe risk — Other non–life catastrophe risk

C1130/R3200–R3240	Estimation of the gross premium to be earned — Group of obligations	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year, for the contracts in relation to the following group of obligations: 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; Reinsurance obligations included in line of business Non–proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35; Insurance and reinsurance obligations included in lines of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls; Reinsurance obligations included in line of business Non–proportional casualty reinsurance, other than general liability reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35; Non–proportional reinsurance obligations relating to insurance obligations included in lines of business Credit and Suretyship insurance, including proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C1140/R3200–R3240	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Group of obligations	This is the capital requirement before risk mitigation, per group of obligations, for Other non–life catastrophe risks.
C1140/R3250	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.

C1140/R3260	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1140/R3270	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1150/R3250	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3250	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3260	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1160/R3270	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.

Health catastrophe risk

Health catastrophe risk — Mass accident

C1170/R3300–R3600, C1190/R3300–R3600, C1210/R3300–R3600, C1230/R3300–R3600, C1250/R3300–R3600	Policyholders — per type of event	All insured persons of the insurance or reinsurance group who are inhabitants of each of the countries and are insured against the following types of event: Death caused by an accident; Permanent disability caused by an accident; Disability that lasts 10 years caused by an accident; Disability that lasts 12 months caused by an accident; Medical treatment caused by an accident.

C1180/R3300–/R3600, C1200/R3300–R3600, C1220/R3300–R3600, C1240/R3300–R3600, C1260/R3300–R3600	Value of benefits payable — per type of event	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, using the cash–flow projection, per event type. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, 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 types taking into account the specific guarantees the obligations include.
C1270/R3300–R3600	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3610	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3620	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the mass accident risk sub–module to health insurance and reinsurance obligations relating to the different countries.
C1270/R3630	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1280/R3300–R3600	Estimated Risk Mitigation	For each country the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1280/R3610	Estimated Risk Mitigation — Total Mass accident all countries before diversification	Total amount of estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for all countries.
C1290/R3300–R3600	Estimated Reinstatement Premiums	For each country the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement Premiums — Total	Total amount of estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles for all countries.

C1300/R3300–R3600	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the mass accident risk sub–module to health insurance and reinsurance obligations, for each country.
C1300/R3610	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1300/R3620	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub–module to health insurance and reinsurance obligations relating to the different countries.
C1300/R3630	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement after risk mitigation for the mass accident risk sub–module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620.

Health catastrophe risk — Concentration accident

C1310/R3700–R4010	Largest known accident risk concentration — Countries	The largest accident risk concentration of an insurance or reinsurance group, for each country, shall be equal to the largest number of persons for which the following conditions are met: The insurance or reinsurance group has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons; The obligations in relation to each of the persons cover at least one of the events set out in the next item; The persons are working in the same building which is situated in this particular country. These persons are insured against the following types of event: Death caused by an accident; Permanent disability caused by an accident; Disability that lasts 10 years caused by an accident; Disability that lasts 12 months caused by an accident; Medical treatment caused by an accident.
C1320/R3700–R4010, C1330/R3700–R4010, C1340/R3700–R4010, C1350/R3700–R4010, C1360/R3700–R4010	Average sum insured per type of event	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 types. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, 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 types, taking into account the specific guarantees the obligations include.
C1370/R3700–R4010	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each country, arising from the health sub–module concentration accident.
C1410	Other countries to be considered in the Concentration accident	Identify the ISO code of other countries to be considered in the Concentration accident.
C1370/R4020	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub–module concentration accident.
C1370/R4030	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the health sub–module concentration accident relating to the different countries.
C1370/R4040	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub–module concentration accident.
C1380/R3700–R4010	Estimated Risk Mitigation — Countries	For each of the countries identified the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1380/R4020	Estimated Risk Mitigation — Total Concentration accident all countries before diversification	Total of estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for all countries.
C1390/R3700–R4010	Estimated Reinstatement Premiums — Countries	For each of the countries identified the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1390/R4020	Estimated Reinstatement Premiums — Total Concentration accident all countries before diversification	Total of the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles for all countries.
C1400/R3700–R4010	Catastrophe Risk Charge after risk mitigation — Countries	Capital requirement, after the deduction of the risk mitigating effect of the group'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.

C1400/R4020	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification	The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub–module concentration accident.
C1400/R4030	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub–module concentration accident risks relating to the different countries.
C1400/R4040	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement after risk mitigation for the health sub–module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020.

Health catastrophe risk — Pandemic

C1440/R4100–R4410	Medical expense — Number of insured persons — Countries	The number of insured persons of insurance and reinsurance groups, for each of the countries identified, which meet the following conditions: The insured persons are inhabitants of this particular country; The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease. These insured persons may claim benefits for the following healthcare utilisation: Hospitalisation; Consultation with a medical practitioner; No formal medical care sought.
C1450/R4100–R4410, C1470/R4100–R4410, C1490/R4100–R4410	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 groups 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, in the event of a pandemic, for each of the countries identified.
C1460/R4100–R4410, C1480/R4100–R4410, C1500/R4100–R4410	Medical expense — Ratio of insured persons per type of healthcare — Countries	The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified.

C1510/R4100–R4410	Catastrophe Risk Charge before risk mitigation — Countries	Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub–module pandemic.
C1550	Other countries to be considered in the Pandemic	Identify the ISO code of other countries to be considered in the Concentration accident.
C1420/R4420	Income protection — Number of insured persons — Total Pandemic all countries	Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
C1430/R4420	Income protection — Total pandemic exposure — Total Pandemic all countries	The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance groups. 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.
C1510/R4420	Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries	This is the total capital requirement before risk mitigation for the health sub–module pandemic for all countries identified.
C1520/R4420	Estimated Risk Mitigation — Total Pandemic all countries	The total estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified.
C1530/R4420	Estimated Reinstatement Premiums — Total Pandemic all countries	The total estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.
C1540/R4420	Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries	The total capital requirement after risk mitigation for the health sub–module pandemic for all countries identified.

S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)

General comments:

This section relates to annual submission of information for groups.

This template shall be filled by the insurance and reinsurance groups where a recoverable is recognised by related insurance undertakings in relation to the EEA or Non–EEA–reinsurer which is not in the scope of the group (even if all contracts with that reinsurer have terminated) and whose reinsurer is reducing the gross technical provisions as per end of the reporting year.

The template collects information on reinsurers and not on separate treaties. All ceded technical provisions, including those ceded under Finite reinsurance (as defined in S.30.03 Column C0060 of Annex II), shall be completed. This also means that if an SPV or a syndicate of Lloyd's acts as a reinsurer the SPV or the syndicate must be listed.

	ITEM	INSTRUCTIONS
C0010	Legal name of reinsured undertaking	Name of reinsured entity, identifying the cedent (re)insurance undertaking. This item is only applicable to groups.
C0020	Identification code of the undertaking	Identification code of the undertaking, using the following priority: — Legal Entity Identifier (LEI) — Specific code When the undertaking uses the option 'Specific code' the following shall be considered: — For EEA (re) insurance undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's supervisory authority — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, 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
C0030	Type of code of the ID of the undertaking	Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0040	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking
C0050	Type of code Reinsurer	Identification of the code used in item 'Code reinsurer'. The following closed list shall be used: 1 — LEI 2 — Specific code
C0060	Reinsurance recoverables — Premium provision Non–life including Non–SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows.

	ITEM	INSTRUCTIONS
C0070	Reinsurance recoverables — Claims provisions Non–life including Non–SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.
C0080	Reinsurance recoverables — Technical provisions Life including SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.
C0090	Adjustment for expected losses due to counterparty default	Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35. This value shall be reported as negative value.
C0100	Reinsurance recoverables: Total reinsurance recoverables	The result of ceded technical provisions (i.e. claims + premiums provisions), including the adjustment for expected losses due to counterparty default.
C0110	Net receivables	The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received.
C0120	Assets pledged by reinsurer	Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer.
C0130	Financial guarantees	Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).
C0140	Cash deposits	Amount of cash deposits received by the reinsurer.
C0150	Total guarantees received	Total amount of types of guarantees.

Information on reinsurers

C0160	Code reinsurer	Identification code of the reinsurer by this order of priority: — Legal Entity Identifier (LEI); — Specific code attributed by the undertaking
C0170	Type of code Reinsurer	Identification of the code used in item 'Code reinsurer'. The following closed list shall be used: 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0180	Legal name reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk–carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries. In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.
C0190	Type of reinsurer	Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used: 1 — Direct Life insurer 2 — Direct Non–life insurer 3 — Direct Composite insurer 4 — Captive insurance undertaking 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the scope of group supervision) 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the scope of group supervision) 7 — Captive reinsurance undertaking 8 — Special purpose vehicle 9 — Pool entity (where more than one insurance or reinsurance undertakings are involved) 10 — State pool
C0200	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.
C0210	External rating assessment by nominated ECAI	The actual/current rating that is considered by the group.
C0220	Nominated ECAI	The agency that rates the reinsurer that is considered by the undertaking.
C0230	Credit quality step	Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the group that use the standard formula.
C0240	Internal rating	Internal rating of the reinsurer for groups using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.

S.31.02 — Special Purpose Vehicles

General comments:

This section relates to annual submission of information for groups.

This template is relevant for each group transferring risk(s) to a Special Purpose Vehicle (SPV), to ensure sufficient disclosure has been made where SPVs are used as alternative risk transfer methods to traditional reinsurance treaties.

The template applies to the use of:

e) SPVs defined under Article 13 (26) and authorised under Article 211 (1) of Directive 2009/138/EC;

f) SPVs meeting conditions of Article 211 (3) of Directive 2009/138/EC;

g) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211 (2) of Directive 2009/138/EC;

h) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

The template covers risk mitigation techniques (recognised or not) carried out by the (re)insurance undertaking within the scope of group supervision whereby a SPV assumes risks from the undertaking within the scope of group supervision through a reinsurance contract; or assume insurance risks from the undertaking within the scope of group supervision transferred through a similar arrangement that is 'reinsurance like'.

This template shall include data of special purpose vehicles to which the participating insurance or reinsurance undertaking or one of its insurance or reinsurance subsidiaries has transferred risk.

	ITEM	INSTRUCTIONS
C0010	Name of reinsured undertaking	Identify the legal name of the reinsured undertaking, identifying the cedent (re)insurance undertaking within the scope of group supervision.
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Internal code of SPV	Internal code attributed to the SPV by the undertaking by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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. This code shall be unique to each SPV and remain constant over subsequent reports.
C0040	ID Code of SPV notes or other financing mechanism issued	For the notes or other financing mechanism issued by the SPV and hold by the insurance and reinsurance undertaking within the scope of group supervision identify the ID code by this order of priority if existent: — ISO 6166 ISIN when available; — Other 'recognised' codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC); — Code attributed by the undertaking within the scope of group supervision, when the options above are not available, and must be consistent over time.
C0050	ID Code Type of SPV notes or other financing mechanism issued	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking within the scope of group supervision
C0060	Lines of Business SPV securitisation relates	Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 reported. The following closed list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance

	ITEM	INSTRUCTIONS
		5 — Other motor insurance
		6 — Marine, aviation and transport insurance
		7 — Fire and other damage to property insurance
		8 — General liability insurance
		9 — Credit and suretyship insurance
		10 — Legal expenses insurance
		11 — Assistance
		12 — Miscellaneous financial loss
		13 — Proportional medical expense reinsurance
		14 — Proportional income protection reinsurance
		15 — Proportional workers' compensation reinsurance
		16 — Proportional motor vehicle liability reinsurance
		17 — Proportional other motor reinsurance
		18 — Proportional marine, aviation and transport reinsurance
		19 — Proportional fire and other damage to property reinsurance
		20 — Proportional general liability reinsurance
		21 — Proportional credit and suretyship reinsurance
		22 — Proportional legal expenses reinsurance
		23 — Proportional assistance reinsurance
		24 — Proportional miscellaneous financial loss reinsurance
		25 — Non–proportional health reinsurance
		26 — Non–proportional casualty reinsurance
		27 — Non–proportional marine, aviation and transport reinsurance
		28 — Non–proportional property reinsurance
		29 — Health insurance
		30 — Insurance with profit participation
		31 — Index–linked and unit–linked insurance
		32 — Other life insurance
		33 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations
		34 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations
		35 — Health reinsurance
		36 — Life reinsurance
		37 — Multiline (as defined hereunder)

	ITEM	INSTRUCTIONS
		Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant line of business is required.
C0070	Type of Trigger(s) in the SPV	Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking within the scope of group supervision. The following closed list shall be used: 1 — Indemnity 2 — Model Loss 3 — Index or Parametric 4 — Hybrids (including components from the above–mentioned techniques) 5 — Other
C0080	Contractual Trigger Event	Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking within the scope of group supervision. This information should be complementary to the information on 'Type of Trigger(s) in the SPV' and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks.
C0090	Same trigger as in underlying cedant's portfolio	Identify if the trigger defined in the underlying (re)insurance policy with the pay–out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used: 1 — Same trigger 2 — Different trigger
C0100	Basis risk arising from risk–transfer structure	Identify the causes of basis risk (i.e. that the exposure covered by the risk–mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking within the scope of group supervision). The following close list shall be used: 1 — No basis risk 2 — Insufficient subordination for note holders, 3 — Investors' additional recourse against cedant, 4 — Additional risks were securitised subsequent to authorisation, 5 — Cedants hold exposure to notes issued, 9 — Other

	ITEM	INSTRUCTIONS
C0110	Basis risk arising from contractual terms	Identify the basis risk arising from contractual terms. 1 — No basis risk 2 — Substantial part of risks insured not transferred 3 — Insufficient trigger to match risk exposure of cedant
C0120	SPV assets ring–fenced to settle cedant–specific obligations	The amount of SPV assets ring–fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed).
C0130	Other non cedant–specific SPV Assets for which recourse may exist	The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any 'free assets' of the SPV, which may be available to settle the reporting cedant's liabilities.
C0140	Other recourse arising from securitisation	The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties.
C0150	Total maximum possible obligations from SPV under reinsurance policy	Amount of total maximum possible obligations from reinsurance contract (cedant–specific).
C0160	SPV fully funded in relation to cedant obligations throughout the reporting period	Identify if the protection offered by the risk–mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk–transfer. The following closed list shall be used: 1 — SPV fully funded in relation to cedant obligations 2 — SPV not fully funded in relation to cedant obligations
C0170	Current recoverables from SPV	Amount of SPV Recoverables recognised on the Solvency II balance sheet of the undertaking within the scope of group supervision (prior to adjustments made for expected losses due to counterparty default). This should be calculated in accordance with the requirements of Article 41of Delegated Regulation (EU) 2015/35.

	ITEM	INSTRUCTIONS
C0180	Identification of material investments held by cedant in SPV	Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35. 1 — Not applicable 2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant); 3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV); 4 — Cedant sells reinsurance or other risk mitigation protection to the SPV; 5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders; 6 — Sufficient basis risk retained by cedant; 9 — Other. If this is reported then cells C0030 and C0040 needs to identify the instrument.
C0190	Securitisation assets related to cedant held in trust with other third party than cedant / sponsor	Identify if there are securitisation assets related to cedant held in trust with other third party than cedant / sponsor, considering the provisions of Articles 214(2) and 326 of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used: 1 — Held in trust with other third party than cedant / sponsor 2 — Not held in trust with other third party than cedant / sponsor

Information on SPV

C0200	Internal code of SPV	Internal code attributed to the SPV by the undertaking within the scope of group supervision by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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 This code shall be unique to each SPV and remain constant over subsequent reports.

	ITEM	INSTRUCTIONS
C0210	Type of code SPV	Identification of the code used in item 'internal code of SPV'. One of the options in the following closed list shall be used: 1 — LEI 2 — Specific code
C0220	Legal nature of SPV	Identify the legal nature of the SPV securitisation, according to Article 13 (26) of Directive 2009/138/EC. Closed list 1 — Trusts 2 — Partnerships 3 — Limited liability companies 4 — Other legal entity form not referred above 5 — Not incorporated
C0230	Name of SPV	Identify the name of the SPV
C0240	Incorporation no. of SPV	Registration number received at incorporation of the SPV. For un–incorporated SPVs, the groups shall report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation. If the SPV is not incorporated this cell doesn't apply.
C0250	SPV country of authorisation	Identify the ISO 3166–1 alpha–2 code for the country where the SPV is established and has received authorisation, where applicable.
C0260	SPV authorisation conditions	Identify authorisation conditions of the SPV according to Article 211 of Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used: 1 — SPV authorised under Article 211(1) of the Directive 2009/138/EC 2 — SPV authorised under Article 211(3) of the Directive 2009/138/EC (grandfathered) 3 — SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle 4 — SPV not covered above
C0270	External rating assessment by nominated ECAI	Rating of the SPV (if any) that is considered by the group and given by an external rating agency.

	ITEM	INSTRUCTIONS
C0280	Nominated ECAI	Rating agency giving the external rating of the SPV, as reported in item C0260.
C0290	Credit quality step	Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the group.
C0300	Internal rating	Internal rating of the SPV for groups using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model group is using solely external ratings this item shall not be reported.

S.32.01 — Undertakings in the scope of the group

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods. It is a list of all undertakings in the scope of the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC, including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies or mixed activity insurance holding company.

— Cells C0010 to C0080 are related to the identification of the undertaking;

— Cells C0090 to C0170 are related to ranking criteria (in the group reporting currency);

— Cells C0180 to C0230 are related to criteria of influence;

— Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;

— Cell C0260 is related to group solvency calculation.

	ITEM	INSTRUCTIONS
C0010	Country	Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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

	ITEM	INSTRUCTIONS
C0030	Type of code of the ID of the undertaking	Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code
C0040	Legal name of the undertaking	Legal name of the undertaking
C0050	Type of undertaking	Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to both EEA and third–country undertakings. The following closed list of options shall be used: 1 — Life insurance undertaking 2 — Non life insurance undertaking 3 — Reinsurance undertaking 4 — Composite undertaking 5 — Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC 6 — Mixed–activity insurance holding company as defined in Article 212 (1) (g) of Directive 2009/138/EC 7 –Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC 8 — Credit institution, investment firm and financial institution 9 — Institution for occupational retirement provision 10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 11 — Non–regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35 12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC 13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of Directive 2009/138/EC 14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35 15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35 99 — Other
C0060	Legal form	Identify the form of the undertaking. For categories 1 to 4 in cell 'Type of undertaking', the legal form shall be consistent with Annex III of Directive 2009/138/EC.
C0070	Category (mutual/non mutual)	Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not. The following closed list shall be used: 1 — Mutual 2 — Non–mutual
C0080	Supervisory Authority	Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell 'Type of undertaking', where applicable. Please use the full name of the authority.

	ITEM	INSTRUCTIONS
Ranking criteria (in the group reporting currency)		
C0090	Total Balance Sheet (for (re)insurance undertakings)	For EEA (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item C0010/R0500 in S.02.01. For non EEA (re)insurance undertakings, total amount of balance–sheet according to the relevant sectoral rules. The currency used shall be the group reporting currency.
C0100	Total Balance Sheet (for other regulated undertakings)	For other regulated undertakings, total amount of balance sheet according to the relevant sectoral rules. The currency used shall be the group reporting currency.
C0110	Total Balance Sheet (non–regulated undertakings)	For non–regulated undertakings, total amount of balance sheet used for IFRS or local GAAP. The currency used shall be the group reporting currency.
C0120	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	For insurance and reinsurance undertakings written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used shall be the group currency.
C0130	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 or mixed financial 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 shall be the group reporting currency.
C0140	Underwriting performance	(Re)insurance undertakings shall report their underwriting performance in accordance with their financial statements. An absolute amount shall be reported. The currency used shall be the group reporting currency.
C0150	Investment performance	(Re)insurance undertakings shall report their investment performance in accordance with their financial statements. An absolute amount shall be reported. The currency used shall be the group reporting currency. This value shall not include any value already reported in C0140.
C0160	Total performance	All the related undertakings within the scope of group supervision, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, shall report their total performance in accordance with their financial statements. An absolute amount shall be reported. The currency used shall be the group reporting currency.
C0170	Accounting standard	Identification of the accounting standard used for reporting items in cells C0100 to C0160. All items shall be reported consistently on the same accounting standard. The following closed list of options shall be used: 1 — IFRS 2 — Local GAAP

	ITEM	INSTRUCTIONS
Criteria of influence		
C0180	% 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). This cell is not applicable for the ultimate parent undertaking.
C0190	% used for establishment of consolidated accounts	Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be reported in this item. This cell is not applicable for the ultimate parent undertaking.
C0200	% voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking This cell is not applicable for the ultimate parent undertaking.
C0210	Other criteria	Other criteria useful to assess the level of influence exercised by the participating undertaking, e.g centralised risk management. This cell is not applicable for the ultimate parent undertaking.
C0220	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 participating 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 shall take into account any decision made by the group supervisor. This cell is not applicable for the ultimate parent undertaking. The following closed list shall be used: 1 — Dominant 2 — Significant
C0230	Proportional share used for the group solvency calculation	Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking.
Inclusion in the scope of Group supervision		
C0240	Inclusion in the scope of group supervision — Yes/No	Indicate 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 is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214(2) is the reason. The following closed list shall be used: 1 — Included in the scope 2 — Not included in the scope (article 214 (a) 3 — Not included in the scope (article 214 (b) 4 — Not included in the scope (article 214 (c)

	ITEM	INSTRUCTIONS
C0250	Inclusion in the scope of group supervision — Date of decision if art.214 is applied	Identify the ISO 8601 (yyyy–mm–dd) code of the date where the decision of exclusion has been taken.

Group solvency calculation

C0260	Method used and under method 1, treatment of the undertaking	The item gathers information on the method used for group solvency calculation and the treatment of each undertaking. The following closed list shall be used: 1 — Method 1: Full consolidation 2 — Method 1: Proportional consolidation 3 — Method 1: Adjusted equity method 4 — Method 1: Sectoral rules 5 — Method 2: Solvency II 6 — Method 2: Other sectoral Rules 7 — Method 2: Local rules 8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC 9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC 10 — Other method

S.33.01 — Insurance and reinsurance individual requirements

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods, in the following way:

— The first part of it (Cells C0060 to C0230) collects the information on all insurance and reinsurance undertakings of the group from EEA and non–EEA countries applying Directive 2009/138/EC reported in accordance with the rules therein when the method 2 as defined in Article 233 of Directive 2009/138/EC or a combination of methods is used;

— The second part of it (Cells C0240 to C0260) collects information on the local capital requirements, local Minimum Capital Requirements and eligible own funds of all non–EEA insurance and reinsurance undertakings of the group shall be reported in accordance with local rules, regardless of the method used for the calculation of the group solvency.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking code	Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code
C0040	Entity Level/RFF or MAP /Remaining Part	Identify to which the information is related to. The following closed list shall be used: 1 — Entity level 2 — Material Ring fenced fund or Matching Adjustment Portfolio 3 — Remaining part
C0050	Fund Number	When C0040 = 2, this is the unique number of each material ring–fenced fund or matching adjustment portfolio as attributed by the group. It shall remain unvarying over time. It shall not be re–used for other funds or portfolios). The number shall be used consistently across all templates, where relevant, to identify the fund/portfolio. When C0040=1 or 3, it shall be reported '0'.

EEA and non EEA insurance and reinsurance undertakings (using Solvency II rules) included only via D&A

C0060	SCR Market Risk	Individual (gross) SCR Market Risk for each undertaking.
C0070	SCR Counterparty Default Risk	Individual (gross) SCR Counterparty Default Risk for each undertaking.
C0080	SCR Life Underwriting Risk	Individual (gross) SCR Life Underwriting Risk for each undertaking.
C0090	SCR Health Underwriting Risk	Individual (gross) SCR Health Underwriting Risk for each undertaking.
C0100	SCR Non–life Underwriting Risk	Individual (gross) SCR Non–life Underwriting Risk for each undertaking.
C0110	SCR Operational Risk	Individual SCR Operational Risk for each undertaking.

	ITEM	INSTRUCTIONS
C0120	Individual SCR	Individual SCR for each undertaking (including any capital add–on).
C0130	Individual MCR	Individual MCR for each undertaking.
C0140	Eligible Individual Own Funds to cover the SCR	Eligible Individual Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
C0150	Use of undertaking specific parameters	When an undertaking uses undertaking specific parameters for calculating individual SCR, report the area(s) for which these parameters are used. The following closed list shall be used: 1 — Life underwriting risk / revision risk 2 — Health SLT underwriting risk / revision risk 3 — Health NSLT premium and reserve risk, 4 — Non Life premium and reserve risk, Include as many options as needed, separated by a ','.
C0160	Use of simplifications	When an undertaking uses simplifications for calculating individual SCR, report the area(s) for which these simplifications are used. The following closed list shall be used: 1 — Market risk / spread risk (bonds and loans) 2 — Market risk / interest rate risk (captives) 3 — Market risk / spread risk (bonds and loans) (captives) 4 — Market risk / market risk concentration (captives) 5 — Counterparty default risk 6 — Life underwriting risk / mortality risk 7 — Life underwriting risk / longevity risk 8 — Life underwriting risk / disability–morbidity risk 9 — Life underwriting risk / lapse risk 10 — Life underwriting risk / life expense risk 11 — Life underwriting risk / life catastrophe risk 12 — Health underwriting risk / mortality risk 13 — Health underwriting risk / longevity risk 14 — Health underwriting risk / disability–morbidity risk (medical expense)

	ITEM	INSTRUCTIONS
		15 — Health underwriting risk / disability–morbidity risk (income protection) 16 — Health SLT underwriting risk / lapse risk 17 — Health underwriting risk / life expense risk 18 — Non–Life underwriting risk / premium and reserve risk (captives) Include as many options as needed, separated by a ','.
C0170	Use of Partial Internal Model	When an undertaking uses a partial internal model(s) for calculating individual SCR, report the area(s) for which this/these are used.
C0180	Group or individual internal model	When an undertaking uses a full internal model for calculating individual SCR, it has to be stated whether this regards a individual internal model or group internal model. The following close list shall be used: 1 — Individual Internal Model 2 — Group Internal Model
C0190	Date of initial approval of IM	In case a group or individual internal model is approved by individual supervisor, identify the ISO 8601 (yyyy–mm–dd) code of the date of this approval.
C0200	Date of approval of latest major change of IM	In case a major change of group or individual internal model is approved by individual supervisor (article115), identify the ISO 8601 (yyyy–mm–dd) code of the date of this approval.
C0210	Date of decision of capital add–on	In case a capital add–on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), identify the ISO 8601 (yyyy–mm–dd) code of the date of the decision.
C0220	Amount of capital add–on	In case a capital add–on applies to any of the entities listed here (article 37 of Directive 2009/138/EC), report the exact amount.
C0230	Reason of capital add–on	In case a capital add–on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), report the reason(s) stated by the supervisor in its decision.

Non EEA insurance and reinsurance undertakings (both using Solvency II rules and not using Solvency II rules) regardless of the method used

C0240	Local capital requirement	Local individual capital requirement that triggers first intervention by local supervisor.
C0250	Local minimum capital requirement	Local individual minimum capital requirement that triggers final intervention — withdrawal of the authorisation — by local supervisor. This figure is needed to calculate the minimum consolidated group SCR.
C0260	Eligible own funds in accordance with local rules	Eligible Individual Own Funds to cover the local capital requirement, as calculated according to local rules, without applying restrictions on availability for the group.

S.34.01 — Other regulated and non–regulated financial undertakings including insurance holding companies and mixed financial holding companies individual requirements

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods and covers the individual requirements of financial undertakings other than insurance and reinsurance undertakings, and of non-regulated undertakings carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35, such as credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated undertakings carrying out financial activities, insurance holding companies and mixed financial holding companies.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking.
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code
C0040	Aggregated or not	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 individual requirement. The following closed list shall be used: 1 — Aggregated 2 — Not aggregated
C0050	Type of capital requirement	Identify the type of capital requirement. The following closed list shall be used: 1 — Sectoral (for credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions) 2 — Notional (for non–regulated undertakings) 3 — No capital requirement

	ITEM	INSTRUCTIONS
C0060	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by individual supervisor, assuming a so–called intervention ladder.
C0070	Notional MCR or Sectoral minimum capital requirement	Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so–called intervention ladder where available. This item is not requested for entities for which a final trigger level is not set.
C0080	Notional or Sectoral Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.

S.35.01 — Contribution to group Technical Provisions

General comments:

This section relates to annual submission of information for groups.

The information to be reported between C0050 to C0210 shall be after the volatility adjustment, the matching adjustment and interest rate transitional is applied. The transitional deduction to technical provisions is reported separately in C0220 and C0230.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods.

Related insurance and reinsurance undertakings which are not subsidiaries are excluded from the scope of this template since they are assessed through the adjusted equity method.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code of the undertaking	Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0030	Type of code of the ID of the undertaking	Identification of the code used in item 'Identification code of the undertaking': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0040	Method of group solvency calculation	Identify the method of the group calculation. The following closed list of options shall be used: 1 — Method 1 2 — Method 2
C0050	Total amount of TP — Amount of TP gross of IGT	Total amount of technical provisions gross of IGT. This item equals the sum of items C0070, C0100, C0130, C0160, C0190 and C0220, except for (re)insurance undertakings situated in equivalent non–EEA countries under method 2. For (re)insurance undertakings situated in equivalent non–EEA countries under method 2 only item C0050 is mandatory. The cell shall be filled in with amounts gross of reinsurance and of IGT. When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 accounts for its contribution gross of reinsurance ceded within the scope of group supervision to the group technical provisions. When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 cannot be reconciled with the amount of group technical provisions in the group balance sheet.
C0060	Total amount of TP — Amount of TP net of IGT	Total amount of technical provisions net of IGT. This item equals the sum of items C0080, C0110, C0140, C0170, C0200 and C0230, except for (re)insurance undertakings situated in equivalent non–EEA countries under method 2. For (re)insurance undertakings situated in equivalent non–EEA countries and allowed to use the local rules under method 2, only item C0060 is mandatory and this shall be filled on the basis of the local solvency regime. The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra–group reinsurance (the risk margin should not be net of IGT). When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 accounts for its contribution net of reinsurance ceded within the scope of group supervision to the group technical provisions. The total amount of technical provisions in cell C0060 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet. When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 cannot be reconciled with the amount of group technical provisions in the group balance sheet.

	ITEM	INSTRUCTIONS
C0070, C0100, C0130, C0160, C0190	Amount of TP gross of IGT	Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), 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) of the EEA or non–EEA undertaking calculated according to Solvency II rules. The cell shall be filled in with amounts gross of reinsurance and of IGT. The currency used shall 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.
C0080, C0110, C0140, C0170, C0200	Amount of TP net of IGT	Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), 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) of the EEA or non–EEA undertaking calculated according to Solvency II rules. The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra–group reinsurance. The currency used shall 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.
C0090, C0120, C0150, C0180, C0210	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.

	ITEM	INSTRUCTIONS
C0220	Transitional on TP — Amount of TP gross of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell shall be filled in with amounts gross of reinsurance and IGT. This value shall be reported as a negative value.
C0230	Transitional on TP — Amount of TP net of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra–group reinsurance. This value shall be reported as a negative value.
C0240	LTG measures — TP subject to Transitional on RFR — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to the transitional adjustment to the relevant risk-free interest rate term structure. The cell shall be filled in with amounts gross of reinsurance and IGT.
C0250	LTG measures — TP subject to VA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to volatility adjustment. The cell shall be filled in with amounts gross of reinsurance and IGT, including intra–group reinsurance.
C0260	LTG measures — TP subject to MA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to matching adjustment. The cell shall be filled in with amounts gross of reinsurance and IGT, including intra–group reinsurance.

S.36.01 — IGT — Equity–type transactions, debt and asset transfer

General comments:

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group identified according to Article 213(2)(a) to (c) of Directive 2009/138/EC. These include, but are not limited to:

— equity and other capital items including participations in related entities and transfer shares of related entities of the group;

— debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre–determined interest or coupon or premium payments for a pre–determined period of time.

— other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

Groups are expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions / top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Shall be consistent over time.
C0020	Investor/ lender name	Name of the entity that is buying the equity or lending to a related undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, i.e. the entity that recognises the transaction as an asset on their balance sheet (debit — balance sheet).

	ITEM	INSTRUCTIONS
C0030	Identification code for investor / lender	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the investor/lender	Identification of the code used in item 'Identification code for the investor/lender': 1 — LEI 2 — Specific code
C0050	Issuer/ borrower name	Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt). I.e. the entity that recognises the transaction as a liability or capital on their balance sheet (credit — balance sheet).
C0060	Identification code for issuer / borrower	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the issuer / borrower	Identification of the code used in item 'Identification code for the issuer/borrower': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0080	ID Code of the instrument	This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. This may be different from the intragroup transaction code provided in cell C0010.
C0090	ID Code Type of the instrument	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0100	Transaction type	Identify the transaction type. The following close list shall be used: 1 — Bonds / Debt — collateralised 2 — Bonds / Debt — uncollateralised 3 — Equity type — shares / participations 4 — Equity type — others 5 — Other asset transfer — properties 6 — Other asset transfer — others
C0110	Transaction Issue date	This is the earlier of the transaction/debt issue date or the date the IGT is effective from if different from the issue date. The date should follow the ISO 8601 (yyyy–mm–dd) format.
C0120	Maturity date of transaction	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction expires/reaches maturity if applicable. — For IGTs with no maturity date use '9999–12–31'. — For perpetual securities use '9999–12–31'

	ITEM	INSTRUCTIONS
C0130	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
C0140	Contractual amount of transaction/ Transaction price	Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the group.
C0150	Value of collateral/ asset	The value of collateral for collaterised debt or asset value for IGT involving asset transfer, reported in the reporting currency of the group. If either one of the counterparties involved in the IGTs is valued in accordance with the Solvency II valuations rules as part of the group solvency calculation then the Solvency II value shall be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles: — EEA insurance and reinsurance undertakings — EEA Insurance holding companies and mixed financial holding companies — Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1 — Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 2 based in non–equivalent regimes Collateral arrangement between other types of undertakings, e.g. IGTs between two credit institutions within a group, may be valued in accordance with the sectoral rules.
C0160	Amount of redemption/ prepayments/ paybacks during reporting period	Amount of total redemptions/prepayments/paybacks during the reporting period if applicable, reported in the reporting currency of the group.
C0170	Amount of dividends/ interest/ coupon and other payments made during reporting period	This cell shall capture any payments made in relation to the IGTs recorded in this template for the reporting period (12 months up to the reporting date). This includes, but not limited to: — Dividends for the current year including paid or declared but unpaid dividends. — Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period). — Interest payments made in relation to debt instruments. — Any other payments made in relation to the IGTs that are reported in this template, e.g. charges on asset transfers. — Amount of total tops–ups if applicable, i.e. total additional money invested during the reporting period such as a additional payments on partly paid shares or increasing loan amount during the period (when reporting tops–ups as a separate item). This amount shall be reported in the reporting currency of the group.

	ITEM	INSTRUCTIONS
C0180	Balance of contractual amount of transaction at reporting date	Outstanding amount of the transaction at the reporting date if applicable e. g. for debt issue, reported in the reporting currency of the group. If there has been a full early settlement/prepayment, the balance of contractual amount will be zero.
C0190	Coupon/ Interest rate	The interest or coupon rate as a percentage, if applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.

S.36.02 — IGT — Derivatives

General comments:

This section relates to annual submission of information for groups.

This template shall report all IGTs between entities in scope of group supervision according to Article 213 (2) (a) to (c) of Directive 2009/138/EC, irrespective of the choice of calculation method or whether sectoral solvency rules have been used for the purposes of the group solvency calculation.

Groups are expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be reported individually where collectively, they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions / top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/ Buyer name	Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.

	ITEM	INSTRUCTIONS
C0030	Identification code of the investor / buyer	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the investor/buyer	Identification of the code used in item 'Identification code for the investor/buyer': 1 — LEI 2 — Specific code
C0050	Issuer/ Seller name	Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.
C0060	Identification code of the issuer / seller	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the issuer / seller	Identification of the code used in item 'Identification code for the issuer / seller': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0080	ID Code of the instrument	This is the identification code of the instrument (derivative) between the two counterparties identified using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. This may be different from the intragroup transaction code provided in cell C0010.
C0090	ID Code Type of the instrument	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0100	Transaction type	Identify the transaction type. The following close list shall be used: 1 — Derivatives — futures 2 — Derivatives — forwards 3 — Derivatives — options 4 — Derivatives — others 5 — Guarantees — credit protection 6 — Guarantees — others 7 — Swaps — credit default 8 — Swaps — interest rate 9 — Swaps — currency 10 — Swaps — others A repurchase agreement should be considered as cash transaction plus forward contract.
C0110	Transaction Trade date	Identify the ISO 8601 (yyyy–mm–dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date.
C0120	Maturity date	Identify the ISO 8601 (yyyy–mm–dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

	ITEM	INSTRUCTIONS
C0130	Currency	Where applicable, identify the ISO 4217 alphabetic 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). This item is not applicable for currency swap.
C0140	Notional amount at transaction date	The amount covered or exposed to the derivative at the transaction date, reported in the reporting currency of the group. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount.
C0150	Notional amount at reporting date	The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance, reported in the reporting currency of the group. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date will be zero.
C0160	Value of collateral	Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable, reported in the reporting currency of the group. If either one of the counter–parties involved in the IGTs is valued in accordance with the Solvency II valuations rules as part of the group solvency calculation then the Solvency II value should be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles: — EEA insurance and reinsurance undertakings — EEA Insurance holding companies and mixed financial holding companies. — Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1. — Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 2 based in non–equivalent regimes. Collateral arrangement between other types of undertakings, e.g. IGTs between two credit institutions within a group, may be valued in accordance with the sectoral rules.
C0170	Options, futures, forwards and other derivatives — Use of derivatives (by buyer)	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. The following closed list shall be used: 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash–flows'.

	ITEM	INSTRUCTIONS
C0180	Options, futures, forwards and other derivatives — Identification code Asset / liability underlying the derivative	ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) — Code attributed by the undertaking, when the options above are not available, and must be consistent over time — 'Multiple assets/liabilities', if the underlying assets or liabilities are more than one If the underlying is an index then the code of the index shall be reported.
C0190	ID Code Type of the Asset / liability underlying the derivative	Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0200	Credit protection –CDS and Guarantees — Counterparty name for which credit protection is purchased	Name of the counterparty for which protection has been purchased for its default
C0210	Swaps — Swap delivered interest rate (for buyer)	Interest rate delivered under the swap contract (only for Interest rate swaps).
C0220	Swaps — Swap received interest rate (for buyer)	Interest rate received under the swap contract (only for Interest rate swaps).

	ITEM	INSTRUCTIONS
C0230	Swaps — Swap delivered currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).
C0240	Swaps — Swap received currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).

S.36.03 — IGT — Internal reinsurance

General comments:

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all IGTs (significant, very significant and transactions required to be reported in all circumstances) related to internal reinsurance within a group identified according to Article 213(2) (a) to (c) of Directive 2009/138/EC. These include, but not limited to:

— reinsurance treaties between related undertakings of a group;

— facultative reinsurance between related undertakings of a group; and

— any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings of a group..

Groups are expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately. Undertakings shall report as many rows as needed to properly identify the transaction, including if different types of reinsurance contracts/ treaties are used.

Any additions / top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Name of cedent	Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC
C0030	Identification code of cedent	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the cedant	Identification of the code used in item 'Identification code for the cedant': 1 — LEI 2 — Specific code
C0050	Name of reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. This shall be the same as reported in S.30.02.
C0060	Identification code of reinsurer	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the reinsurer	Identification of the code used in item 'Identification code for the reinsurer': 1 — LEI 2 — Specific code

	ITEM	INSTRUCTIONS
C0080	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific reinsurance contract/treaty.
C0090	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the expiry date of the specific reinsurance contract/treaty (i.e. the last date the specific reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice).
C0100	Currency of contract/ treaty	Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.
C0110	Type of reinsurance contract/ treaty	Identify the type of reinsurance contract/treaty. The following close list shall be used: 1 — quota share 2 — variable quota share 3 — surplus 4 — excess of loss (per event and per risk) 5 — excess of loss (per risk) 6 — excess of loss (per event) 7 — excess of loss 'back–up' (protection against follow–on events which certain catastrophes can cause such as flooding or fire) 8 — excess of loss with basis risk 9 — reinstatement cover 10 — aggregate excess of loss 11 — unlimited excess of loss 12 — stop loss 13 — other proportional treaties 14 — other non–proportional treaties 15 — Financial reinsurance 16 — Facultative proportional 17 — Facultative non–proportional Other proportional treaties (code 13) and Other non–proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.
C0120	Maximum cover by re-insurer under contract/ treaty	For quota share or a surplus treaty, 100 % of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. £10million). In case of unlimited cover '–1' must be filled in here. For excess of loss or stop loss treaties enter the initial capacity. This item has to be reported in the currency of the transaction.

	ITEM	INSTRUCTIONS
C0130	Net Receivables	The amount resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer + commissions to be paid by the reinsurer + other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. Total amount must be equal to the sum of the balance sheet items: Reinsurance receivables and Reinsurance payables. This item has to be reported in the currency of the group.
C0140	Total reinsurance recoverable	Total amount due from the reinsurer at the reporting date which include: — Premium provision for part of the future reinsurance premium which has already been paid to the reinsurer; — Claims provision for claims outstanding for insurer which have to be paid by the reinsurer; and/or — Technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions. This item has to be reported in the reporting currency of the group.
C0150	Reinsurance result (for reinsured entity)	The reinsurance result for the reinsured entity should be calculated as follows: Total reinsurance commissions received by reinsured entity less Gross reinsurance premiums paid by reinsured entity plus Claims paid by reinsurer during the reporting period plus Total reinsurance recoverables at the end of the reporting period less Total reinsurance recoverables at the start of the reporting period. This item has to be reported in the reporting currency of the group.
C0160	Line of business	Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured. The following close list shall be used: 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance

	ITEM	INSTRUCTIONS
		10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss 13 — Proportional medical expense reinsurance 14 — Proportional income protection reinsurance 15 — Proportional workers' compensation reinsurance 16 — Proportional motor vehicle liability reinsurance 17 — Proportional other motor reinsurance 18 — Proportional marine, aviation and transport reinsurance 19 — Proportional fire and other damage to property reinsurance 20 — Proportional general liability reinsurance 21 — Proportional credit and suretyship reinsurance 22 — Proportional legal expenses reinsurance 23 — Proportional assistance reinsurance 24 — Proportional miscellaneous financial loss reinsurance 25 — Non–proportional health reinsurance 26 — Non–proportional casualty reinsurance 27 — Non–proportional marine, aviation and transport reinsurance 28 — Non–proportional property reinsurance 29 — Insurance with profit participation 30 — Index–linked and unit–linked insurance 31 — Other life insurance 32 — Annuities stemming from non–life insurance contracts and relating to health insurance obligations 33 — Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 34 — Life reinsurance 35 — Health insurance 36 — Health reinsurance If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above.

S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items

General comments:

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all other IGTs (significant, very significant and transactions required to be reported in all circumstances) which have not been captured in 36.01 to 36.03 templates within a group identified according to Article 213(2)(a) to (c) of Directive 2009/138/EC. These include, but not limited to:

— Internal cost sharing;

— Contingent liabilities (other than derivatives);

— Off balance sheet guarantees;

— Any other transactions between related undertakings or natural persons in scope of the group supervision.

Groups are expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed–activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

— in–force at the start of the reporting period.

— incepted during the reporting period and outstanding at the reporting date.

— incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions / top–ups to significant IGTs shall be reported as a separate IGT, even if the top–up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top–up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/ Buyer/ Beneficiary name	Legal name of the entity that is purchasing/investing in the asset/investment or receiving the service/guarantee.
C0030	Identification code of the Investor/ Buyer/ Beneficiary	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0040	ID code type of code of the Investor/ Buyer/ Beneficiary	Identification of the code used in item 'Identification code for the Investor/ Buyer/ Beneficiary': 1 — LEI 2 — Specific code
C0050	Issuer/ Seller/ Provider name	Legal name of the entity that is selling/transferring the asset/investment or providing the service/guarantee.
C0060	Identification code of the Issuer/ Seller/ Provider	The unique identification code attached to the investor/buyer/transferee by this order of priority: — Legal Entity Identifier (LEI); — Specific code Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0070	ID code type of code of the Issuer/ Seller/ Provider	Identification of the code used in item 'Identification code for the Issuer/ Seller/ Provider': 1 — LEI 2 — Specific code
C0080	Transaction type	Identify the type of transaction. The following close list shall be used: 1 — Contingent liabilities 2 — Off balance sheet items 3 — Internal cost sharing 4 — Others

	ITEM	INSTRUCTIONS
C0090	Transaction Issue date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction/issue takes effect.
C0100	Effective date of agreement/ contract underlying transaction	Where applicable, Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction or contract underlying the transactions takes effect if different from the transaction date. If same as the transaction date, the transaction date is to be reported.
C0110	Expiry date of agreement / contract underlying transaction	Where applicable, identify the ISO 8601 (yyyy–mm–dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use '9999–12–31'.
C0120	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
C0130	Trigger event	Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.
C0140	Value of transaction/ collateral /Guarantee	Value of the transaction, collateral pledged or contingent liability recognised on the Solvency II balance sheet. This item is to be reported in the reporting currency of the group. All items shall be reported on Solvency II value. However where Solvency II value is not available (e.g. non–EEA operations under method 2 in equivalent regimes or banks and credit institutions) then the local or sectoral valuation rules should be used.
C0150	Maximum possible value of contingent liabilities	Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk–free interest rate term structure) of contingent liabilities included in Solvency II Balance Sheet.
C0160	Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet	Enter the maximum amount of the contingent liability, for those not included in the Solvency II Balance Sheet, that could be due from the Provider. This item is to be reported in the reporting currency of the group.
C0170	Maximum value of letters of credit/guarantees	Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the 'provider' (cell C0050) to the 'beneficiary' (Cell C0020) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160.
C0180	Value of guaranteed assets	Value of the guaranteed asset for which the guarantees are received. Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.

S.37.01 — Risk concentration

General comments:

This section relates to annual submission of information for groups.

This template shall include all significant risk concentrations between entities in scope of group supervision and third parties, irrespective of the choice of calculation method or whether sectoral solvency rules have been used for the purposes of the group solvency calculation.

The aim is to list the most important exposure (value of the exposure) by counterparty and by type of exposure (group or/and entity) outside the scope of the re/insurance group (maximum exposure per contract and if a reinsurer fails; off balance sheet risk concentration). It can be understood as the maximum possible exposure on a contractual basis and not necessarily be reflected on the balance sheet, but not taking into account any risk mitigation instruments or techniques. Thresholds can be fixed by the group supervisor after consulting the group itself and the college.

	ITEM	INSTRUCTIONS
C0010	Name of the external counterparty	This is the name of the external counterparty of the group.
C0020	Identification code of the counterparty of the Group	The Legal Entity Identifier (LEI) attached to the investor/buyer/transferee if existent. If none is available this item shall not be reported.
C0030	ID code type of the counterparty of the Group	Identification of the code used in item 'Identification code of the counterparty of the Group': 1 — LEI 9 — None
C0040	Country of the exposure	Identify the ISO Code (3166–1 alpha–2) of country from which the exposure comes from. If there is an issuer of for example a bond, this is the country where the headquarter of the entity issuing the bond is located.
C0050	Nature of exposure	Description of the type of exposure. Derivatives and collaterals are also to be included as well as exposures to sovereign counterparties. If there is more than one type of exposure per counterparty, separate entries have to be reported in separate rows. The following closed list shall be used:: 1 — Assets — bonds 2 — Assets — equity 3 — Assets — reinsurance 4 — Assets — others 5 — Liabilities — insurance 6 — Liabilities — loans 7 — Liabilities — debts 8 — Liabilities — others 9 — Off–balance–sheet (contingent asset) 10 — Off–balance–sheet (contingent liability) Derivatives shall be reported net of collateral.
C0060	Identification code of the exposure	Exposure ID code using the following priority: — ISO 6166 code of ISIN when available — Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)

	ITEM	INSTRUCTIONS
		— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. For exposures types 3 and 5 of C0050 reporting should be done by the counterparty and this cell should not be reported.
C0070	Identification code type of the exposure	Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking For exposures types 3 and 5 of C0050 reporting should be done by counterparty and this cell should not be reported. If a particular exposure consists of more than one code, each code shall be listed in a separate line.
C0080	External rating	Rating of the exposure at the reporting reference date issued by the nominated credit assessment institution (ECAI).
C0090	Nominated ECAI	Identify the credit assessment institution (ECAI) giving the external rating.
C0100	Sector	Identify the economic sector of issuer based on the latest version of NACE code. The letter reference of the NACE code identifying the Section should be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class should be used (e.g. 'K6411').
C0110	Group entity subject to the exposure	List of all involved entities of the group in the exposure. It concerns all entities and for each entity a separate entry has to be reported. If more than one entity of the group is involved, for each entity a separate row is necessary.
C0120	Identification code of the group entity	The unique identification code as reported in S.32.01. Identification code by this order of priority: — Legal Entity Identifier (LEI); — Specific code

	ITEM	INSTRUCTIONS
		Specific code: — For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group 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
C0130	ID code type of the group entity	Identification of the code used in item 'Identification code of the group entity': 1 — LEI 2 — Specific code
C0140	Maturity (asset side) / Validity (liability side)	Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date of assets and the validity date of liabilities. A fixed date should be indicated for the maturity date of assets and for the validity date of liabilities which should be understood as a contractual termination date or the last projected cash flow point depending on which is the earlier of both. If more than one maturity date is applicable, each maturity date shall be listed in a separate line.
C0150	Value of the exposure	Solvency II value of the exposure as of the reporting date for the balance–sheet type of exposures (code 1 to 8 from C0050) and maximum possible value, if possible, regardless of their probability for off–balance sheet items (code 9 to 10 from C0050). It is also applicable for reinsurance contracts: — For reinsurance ceded the amount of the reinsurance recoverables shall be reported; — For reinsurance accepted the amount of technical provisions shall be reported.
C0160	Currency	Identify the ISO 4217 alphabetic code of the original currency of the exposure.
C0170	Maximum amount to be paid by the reinsurer	Only applicable if the exposure is 'Assets — Reinsurance': In the case the reinsurer has to pay resulting from a reinsurance contract, this is the maximum amount to be payable to the contract party by the reinsurer taking into account the specificities of the reinsurance contract.

ANNEX IV

Asset categories

Category		Definition
1	Government bonds	Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation 2015/35.
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	Collective Investment Undertakings	Collective investment undertaking' means an undertaking for collective investment in transferable securities (UCITS) as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
5	Structured notes	Hybrid securities, combining a fixed income (return in the form of fixed payments) 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
0	Other investments	Other assets reported in 'Any other assets, not elsewhere shown'

Category		Definition
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
B	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
C	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

ANNEX V

Complementary Identification Code (CIC) Table

First 2 positions	Asset listed in	ISO 3166-1-alpha-2 country code, XV, XL or XT									
Third position	Category	1	2	3	4	5	6	7	8	9	0
		Government bonds	Corporate bonds	Equity	Investment funds Collective Investment Undertakings	Structured notes	Collateralised securities	Cash and deposits	Mortgages and loans	Property	Other investments
Fourth position	Sub-category or main risk	1	1	1	1	1	1	1	1	1	
		Central Government bonds	Corporate bonds	Common equity	Equity funds	Equity risk	Equity risk	Cash	Uncollateralised loans made	Property (office and commercial)	
		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 collateralised with securities	Property (residential)	
		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 or equal to one year)		Property (for own use)	

		4	4	4	4	4	4	4	4	4	
		Local authorities 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 for investment)	
		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)	
		6	6		6	6	6		6	6	
		Covered bond	Common covered bonds		Alternative funds	Commodity risk	Commodity risk		Loans on policies	Property (under construction for own use)	
		7	7		7	7	7				
		National Central Banks	Covered bonds subject to specific law		Private equity funds	Catastrophe and Weather risk	Catastrophe and Weather risk				
			8		8	8	8				
			Subordinated bonds		Infrastructure funds	Mortality risk	Mortality risk				
		9	9	9	9	9	9	9	9	9	9
		Other	Other	Other	Other	Other	Other	Other	Other	Other	Other

Third position	Category	A	B	C	D	E	F
		Futures	Call Options	Put Options	Swaps	Forwards	Credit derivatives
Fourth position	Sub-category or main risk	1	1	1	1	1	1
		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
		Interest rate futures	Bond options	Bond options	Currency swaps	Forward exchange rate agreement	Credit spread option
		3	3	3	3		3
		Currency futures	Currency options	Currency options	Interest rate and currency swaps		Credit spread swap
			4	4	4		4
			Warrants	Warrants	Total return swap		Total return swap
		5	5	5	5		
		Commodity futures	Commodity options	Commodity options	Security swaps		
			6	6			
			Swaptions	Swaptions			
		7	7	7	7	7	
		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	
		Mortality risk	Mortality risk	Mortality risk	Mortality risk	Mortality risk	
		9	9	9	9	9	9
		Other	Other	Other	Other	Other	Other

ANNEX VI

Definitions of the CIC Table

First 2 positions — Assets listed in		Definition
Country	ISO 3166-1-alpha-2 country code	Identify the ISO 3166-1-alpha-2 country 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 or the undertaking uses for valuation purposes a price provider which is one of the regulated markets or multilateral trading facility where the asset is listed in, the country shall be the one of that regulated market or multilateral trading facilty used as the reference for valuation purposes.
XV	Assets listed in more than one country	Identify assets that are listed in one or more countries but when the undertaking uses for valuation purposes a price provider which is not one of the regulated markets or multilateral trading facility where the asset is listed in.
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.
XT	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.
Third and fourth position — Category		**Definition**
1	**Government bonds**	**Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or local authorities local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation 2015/35.** **Regarding bonds with a qualifying guarantee, the third and fourth position shall be attributed by reference to the entity providing the guarantee.**
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 (2013/36/EU) or issued by an international organisation listed in Annex VI, Part 1, Number 5 of the Capital Requirements Directive (2013/36/EU)

First 2 positions — Assets listed in		Definition
13	Regional government bonds	Regional government or autonomous communities debt instruments offered to the public in a public offering on the capital market
14	Local authorities bonds	Bonds issued by local authorities, 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.
17	National Central banks	Bonds issued by national central banks
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

First 2 positions — 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 2009/65/CE. 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	**Collective Investment Undertakings**	**Collective investment undertaking' means an undertaking for collective investment in transferable securities (UCITS) as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.**
41	Equity funds	Collective investment undertakings mainly invested in equity
42	Debt funds	Collective investment undertakings mainly invested in bonds
43	Money market funds	Collective investment undertakings under the definition provided by ESMA (CESR/10-049)

First 2 positions — Assets listed in		Definition
44	Asset allocation funds	Collective investment undertakings 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	Collective investment undertakings mainly invested in real estate
46	Alternative funds	Collective investment undertakings whose investment strategies include such as hedging, event driven, fixed income directional and relative value, managed futures, commodities etc.
47	Private equity funds	Collective investment undertakings used for making investments in equity securities following strategies associated with private equity.
48	Infrastructure funds	Collective investment undertakings 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 Collective investment undertakings, not classified under the above categories
5	**Structured notes**	**Hybrid securities, combining a fixed income (return in the form of fixed payments) 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**
51	Equity risk	Structured notes mainly exposed to equity risk
52	Interest rate risk	Structured notes mainly exposed to interest rate risk
53	Currency risk	Structured notes mainly exposed to currency risk
54	Credit risk	Structured notes mainly exposed to credit risk
55	Real estate risk	Structured notes mainly exposed to real estate risk
56	Commodity risk	Structured notes mainly exposed to commodity risk

First 2 positions — Assets listed in		Definition
57	Catastrophe and Weather risk	Structured notes mainly exposed to catastrophe or weather risk
58	Mortality risk	Structured notes mainly exposed to mortality risk
59	Other	Other structured notes, not classified under the above categories
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
62	Interest rate risk	Collateralised securities mainly exposed to interest rate risk
63	Currency risk	Collateralised securities mainly exposed to currency risk
64	Credit risk	Collateralised securities mainly exposed to credit risk
65	Real estate risk	Collateralised securities mainly exposed to real estate risk
66	Commodity risk	Collateralised securities mainly exposed to commodity risk
67	Catastrophe and Weather risk	Collateralised securities mainly exposed to catastrophe or weather risk
68	Mortality risk	Collateralised securities mainly exposed to mortality risk
69	Other	Other collateralised securities, not classified under the above categories
7	**Cash and deposits**	**Money in the physical form, cash equivalent, bank deposits and other money deposits**
71	Cash	Notes and coins in circulation that are commonly used to make payments
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

First 2 positions — Assets listed in		Definition
73	Other deposits short term (less than or equal to one year)	Deposits other than transferable deposits, with remaining maturity inferior or equal 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
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 deposits, 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.**
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 for investment)	Real estate that is under construction, for future usage as investment

First 2 positions — Assets listed in		Definition
95	Plant and equipment (for own use)	Plant and equipment for the own use of the undertaking
96	Property (under construction for own use)	Real estate that is under construction, for future own usage
99	Other	Other real estate, not classified under the above categories
0	Other investments	Other assets reported in 'Other investments'
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**
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
B	**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

First 2 positions — Assets listed in		Definition
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
B9	Other	Other call options, not classified under the above categories
C	**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

First 2 positions — Assets listed in		Definition
D2	Currency swaps	Swap that exchange currency
D3	Interest rate and currency swaps	Swap that exchange interest and currency flows
D4	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
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
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

First 2 positions — Assets listed in		Definition
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