

**Consultation Paper on the Proposal for  
Guidelines  
on  
submission of information to national  
competent authorities**

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## Responding to this paper

EIOPA welcomes comments on the Consultation Paper on the Proposal for Guidelines on submission of information to national competent authorities.

The consultation package includes:

- The Consultation Paper on the Proposal for Guidelines on submission of information to national competent authorities;
- Technical Annex I to VII;
- Template for comments.

Please send your comments to EIOPA in the provided Template for Comments, by email [CP-13-010@eiopa.europa.eu](mailto:CP-13-010@eiopa.europa.eu), by 19 June 2013.

Contributions not provided in the template for comments, or sent to a different email address, or after the deadline will not be processed.

EIOPA invites comments on any aspect of this paper. Comments are most helpful if they:

- contain a clear rationale; and
- describe any alternatives EIOPA should consider.

## Publication of responses

All contributions received will be published following the close of the consultation, unless you request otherwise in the respective field in the template for comments. A standard confidentiality statement in an email message will not be treated as a request for non-disclosure. A confidential response may be requested from us in accordance with EIOPA's rules on public access to documents<sup>1</sup>. We may consult you if we receive such a request. Any decision we make not to disclose the response is reviewable by EIOPA's Board of Appeal and the European Ombudsman.

## Data protection

Information on data protection can be found at [www.eiopa.europa.eu](http://www.eiopa.europa.eu) under the heading 'Legal notice'.

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<sup>1</sup> [https://eiopa.europa.eu/fileadmin/tx\\_dam/files/aboutceiops/Public-Access-\(EIOPA-MB-11-051\).pdf](https://eiopa.europa.eu/fileadmin/tx_dam/files/aboutceiops/Public-Access-(EIOPA-MB-11-051).pdf)  
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## **Consultation Paper Overview & Next Steps**

EIOPA carries out consultations in the case of Guidelines and Recommendations in accordance to Article 16 (2) of the EIOPA Regulation.

This Consultation Paper is being issued as part of the preparation for the implementation of Solvency II by national competent authorities and insurance and reinsurance undertakings and groups.

This Consultation Paper presents the draft Guidelines and technical annexes where relevant.

The analysis of the expected impact from the proposed policy is covered under the Annex I - Impact Assessment.

### **Next steps**

EIOPA will consider the feedback received and expects to publish a final report on the consultation subsequently.

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# 1. Guidelines

## Introduction

- 1.1. According to Article 16 of Regulation (EU) 1094/2010 of 24 November 2010 (hereafter, EIOPA Regulation or the Regulation)<sup>2</sup> EIOPA is issuing Guidelines addressed to national competent authorities on how to proceed in the preparatory phase leading up to the applications of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)<sup>3</sup>.
- 1.2. These Guidelines are based on Articles 35, 220 and 254 of Solvency II.
- 1.3. In the absence of a political agreement on Omnibus II, European national competent authorities may be forced to develop national solutions in order to ensure sound risk sensitive supervision. Instead of reaching consistent and convergent supervision in the European Union, different national solutions may emerge to the detriment of a good functioning internal market.
- 1.4. It is of key importance that there will be a consistent and convergent approach with respect to the preparation of Solvency II. These Guidelines should be seen as preparatory work for Solvency II by fostering preparation with respect to key areas of Solvency II in order to ensure proper management of undertakings and to ensure that supervisors have sufficient information at hand. These areas are the system of governance, including risk management system and a forward looking assessment of the undertaking's own risks (based on the Own Risk and Solvency Assessment principles), pre-application for internal models and submission of information to national competent authorities.
- 1.5. Early preparation is key in order to ensure that when Solvency II is fully applicable undertakings and national competent authorities will be well prepared and able to apply the new system. For this, national competent authorities are expected to engage with undertakings in a close dialogue.
- 1.6. As part of the preparation for the implementation of Solvency II, national competent authorities should put in place from 1st of January 2014 the Guidelines as set out in this document so that insurance and reinsurance undertakings take the appropriate steps.
- 1.7. National competent authorities should send to EIOPA, a progress report on the application of these Guidelines by the end of February following each relevant year, the first being by 28 February 2015 based on the period 1 January 2014 to 31 December 2014.

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<sup>2</sup> OJ L 331, 15.12.2010, p. 48–83

<sup>3</sup> OJ L 335, 17.12.2009, p. 1-155

- 1.8. National competent authorities are expected to ensure that insurance and reinsurance undertakings prepare for having appropriate systems and structures in place that would allow an adequate exchange of information with the national competent authorities.
- 1.9. As a preparation exercise for Solvency II implementation, the national competent authorities should ensure that, during the preparatory phase leading up to Solvency II the information outlined in these Guidelines is submitted by at least insurance and reinsurance undertakings and by insurance and reinsurance groups that represent a significant share of national markets. This information should be submitted in addition to any existing supervisory reporting requirements.
- 1.10. This preparation phase should be used as an opportunity for national competent authorities and undertakings to set up or foster a dialogue around implementation of reporting requirements. National competent authorities are expected to consider the information provided. National competent authorities will not be expected to take enforcement or regulatory action but it is likely to be appropriate to discuss and plan with insurance and reinsurance the progress being made. Data should be used only for the purpose of assessing and improving preparedness for Solvency II requirements.
- 1.11. EIOPA's intention is that for preparatory purposes the annual information is submitted once before Solvency II is applicable and the quarterly information is submitted in relation to the two quarters prior to the application of Solvency II. The starting dates proposed for the submission of information are based on the assumption that the Solvency II Directive will be applicable on the 1 January 2016. These submission dates will, therefore, be reviewed at the end of 2013 based on the latest developments with regard to OMDII.
- 1.12. It should not be assumed that supervisory approval for specific items or methods required under Solvency II has been given.
- 1.13. Regarding information on internal models the aim of reporting during the preparatory phase is different from the aim of reporting in the post-Solvency II implementation date. In the preparatory phase both internal models and standard formula calculations should be submitted at the most granular level possible by each undertaking that has been allowed by national competent authorities to enter in a pre-application process<sup>4</sup>. When Solvency II is applicable the reporting requirements should include the figures provided at the most granular level for the approved internal models.
- 1.14. On the narrative report for the preparatory phase it is only required to submit a subset of the reporting requirements foreseen under Solvency II. It was considered that the submission of the full report would be burdensome and the

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<sup>4</sup> This applies to the information to be provided by undertakings in the pre-application process regarding the SCR component of the risks categories/sub-categories/major business units calculated using an internal model.

content included in these Guidelines should already allow for a proper preparation to report the full narrative report when Solvency II is applicable.

- 1.15. Also regarding quantitative information the set of information required is a subset of the full package. However, for preparation purposes the final reporting items are used in the technical annexes. As a consequence, for the preparatory phase most reporting items, e.g. regarding TP-E1-Non-Life Technical Provisions – Best Estimate by country and TP-F1-Life and Health Similar to Life Techniques Technical Provisions – Best Estimate by country, will be not applicable during the preparatory phase and are identified as such.
- 1.16. As for reporting at a Ring Fenced Fund level it was decided that during the preparatory phase, although it is required a calculation of the Solvency Capital Requirement taking Ring Fenced Funds into consideration, the reporting should not be applied at the level of each Ring Fenced Fund. The solution adopted in these Guidelines do not pre-empt any materiality threshold to be/or not introduced when Solvency II is applicable regarding reporting of Solvency Capital Requirement templates.
- 1.17. As part of the preparation for the implementation of Solvency II, national competent authorities may already wish to use the taxonomy developed by EIOPA for the submission of information. For that the relevant support documentation is made available at <https://eiopa.europa.eu/publications/eu-wide-reporting-formats/index.html>.
- 1.18. Technical Annex VII describes the data checks to which the data submitted needs to comply with. This Annex should not be (seen) understood as representing the (final) complete position on data checks, namely due to the fact that the preparatory phase only includes a subset of the Solvency II reporting package.
- 1.19. When the deduction and aggregation method is applied, insurance and reinsurance groups are allowed to use solvency capital requirements and eligible own funds of related third country undertakings calculated according to their local rules for the purposes of these Guidelines only, and without prejudice to any future European Commission equivalence determinations and any future decisions of group supervisors.
- 1.20. National competent authorities are expected to ensure that these Guidelines are applied in a manner which is proportionate to the nature, scale and complexity of the risks inherent in the business of the insurance and reinsurance undertaking. The Guidelines already reflect the application of the principles of proportionality by having the principle embedded and also by introducing thresholds in certain areas.
- 1.21. The Guidelines apply to both individual insurance and reinsurance undertakings and at the level of the insurance and reinsurance group. Additionally, insurance and reinsurance groups need to take into consideration the group specific Guidelines.

- 1.22. Therefore, the Guidelines set out in Sections I, II, III, and VIII clearly identify if they are applicable to individual insurance and reinsurance undertaking or at the level of the insurance and reinsurance group; Sections IV, V, VI, VII, and IX apply both to individual insurance and reinsurance undertakings and *mutatis mutandis* at the level of the insurance and reinsurance group, with Guidelines 25 and 32 being specific considerations on how such Guidelines apply at the level of the insurance and reinsurance group.
- 1.23. Insurance and reinsurance undertakings in the pre-application process for internal models should submit information on the Solvency Capital Requirement calculated both with the standard formula and with the full/partial internal model.
- 1.24. No notional Minimum Capital Requirement for composite insurance undertakings will be requested as that is out of scope for these Guidelines.
- 1.25. The Guidelines shall apply from 1st of January 2014.



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

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

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

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

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

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

### **Guideline 3 – Solo annual quantitative information submission thresholds**

- 1.29. In accordance with Article 35 of Solvency II, national competent authorities should ensure that insurance and reinsurance undertakings that represent at least 80% of the national market share, according to the criteria defined in Guideline 5 to 7, submit to the national competent authority the set of annual quantitative information identified in Guideline 12.

### **Guideline 4 – Solo quarterly quantitative information submission thresholds**

- 1.30. In accordance with Article 35 of Solvency II, national competent authorities should ensure that insurance and reinsurance undertakings that represent at least 50% of the national market share, according to the criteria defined in Guideline 5 to 7, submit to the national competent authority the set of quarterly information identified in Guideline 15.

### **Guideline 5 – Market share for solo**

- 1.31. National competent authorities should calculate the national market share referred to in Guidelines 3 and 4 based on the data submitted by insurance and reinsurance undertakings for the purposes of supervision on the annual reporting period ending during 2012.

1.32. Life and Non-life business should be considered separately.

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

1.33. For Life business, national competent authorities should:

- a) Identify the insurance and reinsurance undertakings writing life insurance or reinsurance business;
- b) Calculate the market share of each of them, dividing the amount of its gross life technical provisions by the total amount of gross life technical provisions of all insurance and reinsurance undertakings identified in the previous paragraph and;
- c) Identify the insurance and reinsurance undertakings for which the accumulated market share calculated in the previous paragraph reaches at least 80% for the purpose of Guideline 3 and 50% for the purpose of Guideline 4, classifying them from the one with the highest amount of gross life technical provisions to the one with the smallest.

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

1.34. For Non-life business, national competent authorities should:

- a) Identify the insurance and reinsurance undertakings writing non-life insurance or reinsurance business;
- b) Calculate the market share of each of them, dividing the amount of its gross non-life written premiums, direct and reinsurance accepted, by the total amount of gross non-life written premiums, direct and reinsurance accepted, of all insurance and reinsurance undertakings identified in the previous paragraph and;
- c) Identify the insurance and reinsurance undertakings for which the accumulated market share calculated in the previous paragraph reaches at least 80% for the purpose of Guideline 3 and 50% for the purpose of Guideline 4, classifying them from the one with the highest amount of gross non-life written premiums to the one with the smallest.

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

1.35. National competent authorities should notify insurance and reinsurance undertakings falling into these thresholds, no later than 11 months before the initial submission reference dates indicated in Guideline 34.

#### **Guideline 9 – Groups' annual quantitative information submission thresholds**

1.36. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that at least the participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group with more than EUR 12 billion or the equivalent in the national currency of total assets in the consolidated accounting balance-sheet for the

reporting period ending during 2012, submit to the group supervisor the set of annual quantitative information identified in Guideline 16.

- 1.37. The equivalent amount in national currency should be calculated by applying the exchange rate at the date of reporting for supervisory purposes referred in the previous paragraph.
- 1.38. If in a Member State no insurance or reinsurance group with headquarters in its territory falls under paragraph 1.36., the national competent authority should decide whether any insurance or reinsurance groups headquartered in its territory should submit to the group supervisor the set of annual quantitative information identified in Guideline 16, considering at least the nature, scale and complexity of the risks inherent to the business of the group and its significance in the local market.
- 1.39. Where the deduction and aggregation method (method 2) as defined in Article 233 of Solvency II is applied, the national competent authority should ensure that total assets is calculated and communicated to the group supervisor by the group, based on the proportional sum of all total assets of insurance or reinsurance undertakings and insurance holding companies belonging to the group in the scope of the group solvency calculation.
- 1.40. The national competent authorities should notify the participating insurance and reinsurance undertaking or insurance holding company at the head of an insurance or reinsurance group falling into these thresholds no later than 11 months before the initial submission reference dates indicated in Guideline 34, that they are required to submit to the group supervisor the set of annual quantitative information identified in Guideline 16.

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

- 1.41. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that at least the participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group with more than EUR 12 billion or the equivalent in the national currency of total assets in the consolidated accounting balance sheet, relating to the reporting period ending during 2012, submit to the group supervisor the set of quarterly quantitative information identified in Guideline 19.
- 1.42. The equivalent amount in national currency should be calculated by applying the exchange rate at the date of reporting for supervisory purposes referred in the previous paragraph.
- 1.43. If in a Member State no insurance or reinsurance group with headquarters in its territory falls under paragraph 1.41., the national competent authority should decide whether any insurance or reinsurance groups headquartered in its territory should submit to the group supervisor the set of quarterly quantitative information identified in Guideline 19, considering at least the nature, scale and

complexity of the risks inherent to the business of group and its significance in the local market.

- 1.44. Where the deduction and aggregation method (method 2) as defined in Article 233 of Solvency II is applied, the national competent authority should ensure that the total assets are calculated and communicated to the national competent authority by the group, based on the proportional sum of total assets of all insurance or reinsurance undertakings and insurance holding companies belonging to the group in the scope of the group solvency calculation.
- 1.45. The national competent authorities should notify, the participating insurance and reinsurance undertaking or insurance holding company at the head of an insurance or reinsurance group falling into these thresholds no later than 11 months before the initial submission reference dates indicated in Guideline 34, that they are required to submit to the group supervisor the set of annual quantitative information identified in Guideline 19.

### **Guideline 11 – Narrative reporting thresholds**

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

## **Section III: Quantitative information**

### **Guideline 12 – Solo quantitative annual information**

- 1.47. In accordance with Articles 35 of Solvency II, national competent authorities should ensure that solo insurance and reinsurance undertakings falling within the scope of Guideline 3 submit annually to the national competent authority, within the deadlines defined in Guideline 34, paragraph 1.79, the following items as defined in Technical Annex I, with the detail described in Technical Annex II and exemplified in Technical Annex III, and under the references indicated below:

- a) BI - Basic information;
- b) BS-C1 - Balance-sheet;
- c) BS-C1D - Assets and liabilities by currency;
- d) AS-D1 -Detailed list of assets;
- e) AS-D20 - Detailed list of derivatives – open positions;
- f) TP-F1 - Life and Health Similar to Life Techniques Technical Provisions – Best Estimate by country;
- g) TP-E1 - Non-life Technical Provisions – Best Estimate by country;
- h) TP-F1Q - Life and Health Similar to Life Techniques Technical Provisions;
- i) TP-E1Q - Non-life Technical Provisions;
- j) OF-BQ1 - Own funds;

- k) SCR-B2A - Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models;
- l) SCR-B2B - Solvency Capital Requirement - for undertakings on Partial Internal Models;
- m) SCR-B2C - Solvency Capital Requirement - for undertakings on Full Internal Models;
- n) SCR-B3A - Solvency Capital Requirement - Market risk;
- o) SCR-B3B - Solvency Capital Requirement - Counterparty default risk;
- p) SCR-B3C - Solvency Capital Requirement - Life underwriting risk;
- q) SCR-B3D - Solvency Capital Requirement - Health underwriting risk;
- r) SCR-B3E - Solvency Capital Requirement - Non-life underwriting risk;
- s) SCR-B3F - Solvency Capital Requirement - Non-life catastrophe risk;
- t) SCR-B3G - Solvency Capital Requirement - Operational risk;
- u) MCR-B4A - Minimum Capital Requirement – Undertakings other than composites, and;
- v) MCR-B4B Minimum capital Requirement - Composite undertakings.

### **Guideline 13 – Solo quantitative annual information – Internal Models**

- 1.48. National competent authorities should ensure that insurance and reinsurance undertakings that have been allowed by the relevant national competent authority to enter into a pre-application process for an internal model that would be used for the calculation of the Solvency Capital Requirement, submit annually to the national competent authority, within the deadlines defined in Guideline 34, paragraph 1.79, the relevant information identified in the Guideline 12 and in addition the relevant information identified in k) to t) of Guideline 12, for both internal models and standard formula calculations of the Solvency Capital Requirement.
- 1.49. Notwithstanding paragraph 1.48, for the information regarding the internal model calculation of Solvency Capital Requirement the relevant information identified in n) to t) of Guideline 12 according to the specific categorization of risks of the specific internal model and any additional information requested by the national competent authority about the internal model under pre-application should be submitted according to specific templates agreed with the respective national competent authority.

### **Guideline 14 – Solo quantitative annual information – Ring Fenced Funds**

- 1.50. The information referred to in paragraphs k) to m) of Guideline 12 should comprise the solvency capital requirement regarding the undertaking as a whole, with calculation of capital requirements per Ring Fenced Fund taken into consideration.
- 1.51. The information referred to in paragraphs n) to t) of Guideline 12 should comprise, separately, the solvency capital requirement regarding the Ring Fenced Fund with the biggest Solvency Capital Requirement and the Solvency Capital Requirement regarding the remaining part of the business of the undertaking.

## **Guideline 15 – Solo quantitative quarterly information**

1.52. In accordance with Articles 35 of Solvency II, national competent authorities should ensure that solo insurance and reinsurance undertakings falling within the scope of Guideline 4 submit quarterly to the national competent authority, within the deadlines defined in Guideline 34, paragraph 1.80, the following items as defined in Technical Annex I, with the detail described in Technical Annex II and exemplified in Technical Annex III, and under the references indicated below:

- a) BI - Basic information;
- b) BS-C1 - Balance-sheet;
- c) AS-D1 - Detailed list of assets;
- d) AS-D20 - Detailed list of derivatives – open positions;
- e) OF-B1Q - Own funds;
- f) TP-F1Q - Life and Health Similar to Life Techniques Technical Provisions;
- g) TP-E1Q - Non-life Technical Provisions;
- h) MCR-B4A - Minimum Capital Requirement - Undertakings other than composites, and;
- i) MCR-B4B - Minimum capital Requirement - Composite undertakings.

## **Guideline 16 – Groups’ quantitative annual information**

1.53. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group falling within the scope of Guideline 9 submit annually to the national competent authority, within the deadlines defined in Guideline 34, paragraph 1.81, the following items as defined in Technical Annex I, with the detail described in Technical Annex II and exemplified in Technical Annex III, and under the references indicated below:

- a) BI - Basic information;
- b) BS-C1 - Balance-sheet, when the accounting consolidation- based or method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with the deduction and aggregation method or method 2 as defined in Article 233 of Solvency II;
- c) AS-D1 - Detailed list of assets;
- d) AS-D20 - Detailed list of derivatives – open positions;
- e) OF-B1Q - Own funds;
- f) SCR-B2A - Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- g) SCR-B2B - Solvency Capital Requirement - for undertakings on Partial Internal Models, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;

- h) SCR-B2C - Solvency Capital Requirement - for undertakings on Full Internal Models, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- i) SCR-B3A - Solvency Capital Requirement - Market risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- j) SCR-B3B - Solvency Capital Requirement - Counterparty default risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- k) SCR-B3C - Solvency Capital Requirement - Life underwriting risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- l) SCR-B3D - Solvency Capital Requirement - Health underwriting risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- m) SCR-B3E - Solvency Capital Requirement - Non-life underwriting risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- n) SCR-B3F - Solvency Capital Requirement - Non-life catastrophe risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- o) SCR-B3G - Solvency Capital Requirement - Operational risk, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
- p) G01 - Entities in the scope of the group;
- q) G03 - Insurance and reinsurance solo requirements;
- r) G04 - Other regulated and non-regulated financial entities including insurance holding companies solo requirements and;
- s) G14 - Contribution to group technical provisions.

1.54. In accordance with Article 220 (2) of Solvency II, national competent authorities in the role of group supervisor should form a view, after consulting the other supervisory authorities concerned and the group itself, on whether an insurance or reinsurance group can apply the deduction and aggregation method or the combination of method 1 as defined in Article 230 of Solvency II and method 2 as defined in Article 233 of Solvency II, where the exclusive application of method 1 is not considered appropriate. This view on the use of the deduction and aggregation method should be applied without prejudice to any future decision of the group supervisor once Solvency II is applicable.

### **Guideline 17 – Groups’ quantitative annual information – Internal Models**

1.55. National competent authorities should ensure that groups that have been allowed by the relevant national competent authority to enter into a pre-application process for an internal model that would be used for the calculation of the Solvency Capital Requirement, submit annually to the national competent

authority, within the deadlines defined in Guideline 34, paragraph 1.81, the relevant information identified in the Guideline 16 and in addition the relevant information identified in f) to o) and q) of the Guideline 16, for both internal models and standard formula calculations of Solvency Capital Requirement.

- 1.56. Notwithstanding paragraph 1.55., in the case of group internal models under pre-application that would be used for the calculation of both the group Solvency Capital Requirement and some Solvency Capital Requirement of related undertakings, for the information regarding the internal model calculation of Solvency Capital Requirement the relevant information identified in i) to o) of the Guideline 16 according to the specific categorization of risks of the specific internal model and any additional information requested by the national competent authority about the internal model under pre-application should be submitted according to specific templates agreed with the respective national competent authority.

### **Guideline 18 – Groups’ quantitative annual information – Ring Fenced Funds**

- 1.57. The information referred to in paragraphs f) to h) of Guideline 16 should comprise, separately, the solvency capital requirement regarding the group as a whole, with calculation of capital requirements per Ring Fenced Fund taken into consideration.
- 1.58. The information referred to in paragraphs i) to o) of Guideline 16 should comprise the solvency capital requirement regarding the Ring Fenced Fund with the biggest Solvency Capital Requirement and the Solvency Capital Requirement regarding the remaining part of the business of the undertaking.

### **Guideline 19 – Groups’ quantitative quarterly information**

- 1.59. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that participating insurance and reinsurance undertakings or insurance holding companies at the head of insurance or reinsurance group falling within the scope of Guideline 10 submit quarterly to the national competent authority, within the deadlines defined in Guideline 34, paragraph 1.81, the following items as defined in Technical Annex I, with the detail described in Technical Annex II and exemplified in Technical Annex III, and under the references indicated below:
- a) BI - Basic information;
  - b) BS-C1 - Balance-sheet, when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2, as defined in Article 233 of Solvency II;
  - c) AS-D1 - Detailed list of assets;
  - d) AS-D20 - Detailed list of derivatives – open positions, and;
  - e) OF-B1Q - Own funds.



## **Section IV: Narrative information on System of governance**

### **Guideline 20 – Information on general governance requirements**

- 1.60. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's general governance requirements:
- a) information allowing the national competent authority to gain a good understanding of the system of governance within the undertaking, and to assess its appropriateness to the undertaking's business strategy and operations;
  - b) information relating to the undertaking's delegation of responsibilities, reporting lines and allocation of functions, and;
  - c) the structure of the undertaking's administrative, management or supervisory body, providing a description of their main roles and responsibilities and a brief description of the segregation of responsibilities within these bodies, in particular whether relevant committees exist within them, as well as a description of the main roles and responsibilities of key functions held by such bodies.

### **Guideline 21 – Information on the fit and proper requirements**

- 1.61. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's compliance with the fit and proper requirements:
- a) a list of the persons in the undertaking, or external to the undertaking in the case that the undertaking has outsourced key functions that are responsible for key functions, and;
  - b) information on the policies and processes established by the undertaking to ensure that those persons are fit and proper.

### **Guideline 22 – Information on the risk management system**

- 1.62. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's risk management system:
- a) a description of the undertaking's risk management system comprising strategies, processes and reporting procedures, and how it is able to effectively identify, measure, monitor, manage and report, on a continuous basis, the risks on an individual and aggregated level, to which the undertaking is or could be exposed;
  - b) a description of how the risk management system including the risk management function are implemented and integrated into the organisational structure and decision-making processes of the undertaking;

- c) information on the undertaking's risk management strategies, objectives, processes and reporting procedures for each category of risk, with an explanation how these are documented, monitored and enforced;
- d) information on how the undertaking fulfills its obligation to invest all their assets in accordance to the 'prudent person principle' set out in Article 132 of Directive 2009/138/EC, and;
- e) information on how the undertaking verifies the appropriateness of credit assessments from external credit assessments institutions including how and the extent to which credit assessments from external credit assessments institutions are used.

### **Guideline 23 – Information on internal control system**

1.63. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's internal control system:

- a) a description of the undertaking's internal control system;
- b) information on the key procedures that the internal control system includes, and;
- c) a description of how the compliance function is implemented.

### **Guideline 24 – Additional information**

1.64. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes any other material information regarding insurance and reinsurance undertaking's system of governance.

### **Guideline 25 – Information on System of governance – Groups**

1.65. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that Guidelines 20 to 24 apply to groups.

1.66. National competent authorities should ensure that groups provide additionally the following information:

- a) a description of how the risk management and internal control systems and reporting procedures are implemented consistently in all the undertakings included in the scope of group supervision, as referred to in Article 246 of Solvency II;
- b) where applicable, a statement that the participating insurance or reinsurance undertaking or the insurance holding company has made use of the option provided for in the third subparagraph of Article 246(4) of Solvency II, and;
- c) information on any material intra-group outsourcing arrangements;
- d) qualitative and quantitative information on material specific risks at group level.

### **Guideline 26 – Information on Governance Structure**

- 1.67. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure the narrative report referred to in Guideline 11 includes an organizational chart indicating the positions of key function holders within the information on the governance structure.

## **Section V: Narrative information on Capital management**

### **Guideline 27 – Information on Own funds**

- 1.68. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's and group's own funds:
- a) a quantitative and qualitative explanation of any material differences between equity as shown in the undertaking's financial statements and the excess of assets over liabilities as calculated for solvency purposes, and;
  - b) Information on the structure, amount and quality of basic own funds and ancillary own funds.
- 1.69. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding group's own funds:
- a) How the group's own funds have been calculated net of any intra-group transactions, including intra-group transactions with entities of other financial sectors, and;
  - b) The nature of the restrictions to the transferability and fungibility of own funds in the related undertakings, if any.

## **Section VI: Narrative information on Valuation for solvency purposes**

### **Guideline 28 – Information on valuation of assets**

- 1.70. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding insurance and reinsurance undertaking's valuation of their assets for solvency purposes:
- a) separately for each material class of assets, the value of the assets as well as a description of the bases, methods and main assumptions used for valuation for solvency purposes, and;
  - b) separately for each material class of assets, a quantitative and qualitative explanation of any material differences between the bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements.

## **Guideline 29 – Information on valuation of technical provisions**

- 1.71. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding the insurance and reinsurance undertaking's valuation of their technical provisions for solvency purposes:
- a) separately for each material line of business the value of technical provisions, including the amount of the best estimate and the risk margin, as well as a description of the bases, methods and main assumptions used for their valuation for solvency purposes;
  - b) a description of the level of uncertainty associated with the amount of technical provisions;
  - c) separately for each material line of business, a quantitative and qualitative explanation of any material differences between the bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements, and;
  - d) a description of the recoverables from reinsurance contracts and special purpose vehicles.
- 1.72. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes details of the relevant actuarial methodologies and assumptions used in the calculation of the technical provisions including details of any simplification used in the calculation of the technical provision, including deriving the risk margin and its allocation to the single lines of business and including a justification that the method chosen is proportionate to the nature, scale and complexity of risks.

## **Guideline 30 – Information on Valuation of other liabilities**

- 1.73. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes the following information regarding the insurance and reinsurance undertaking's valuation of other liabilities for solvency purposes:
- a) separately for each material class of other liabilities the value of other liabilities as well as a description of the bases, methods and main assumptions used for their valuation for solvency purposes, and;
  - b) separately for each material class of other liabilities, a quantitative and qualitative explanation of any material differences with the valuation bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements.

## **Guideline 31 – Any other material information**

- 1.74. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes a separate section on any other material information regarding the

insurance and reinsurance undertaking's valuation of assets and liabilities for solvency purposes.

- 1.75. In accordance with Articles 35 and 254 of Solvency II, information on the valuation of assets and liabilities for solvency purposes should include a description of:
- a. the relevant assumptions about future management actions, and;
  - b. the relevant assumptions about policy holders' behavior.
- 1.76. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative report referred to in Guideline 11 includes, when insurance and reinsurance undertakings use mark to model techniques information on:
- a) identification of the assets and liabilities to which that valuation approach applies;
  - b) justification of the use of that valuation approach for the assets and liabilities referred to in point a);
  - c) documentation of the assumptions underlying that valuation approach and;
  - d) assessment of the valuation uncertainty of the assets and liabilities referred to in point a).

### **Guideline 32 – Information on Valuation for solvency purposes - Groups**

- 1.77. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that Guidelines 28 to 31 applies to groups and includes additionally the information regarding the group's valuation for solvency purposes, where the bases, methods and main assumptions used at group level for the valuation for solvency purposes of the group's assets, technical provisions and other liabilities differ materially from those used by any of its subsidiaries for the valuation for solvency purposes of its assets, technical provisions and other liabilities, a quantitative and qualitative explanation of any material differences.

## **Section VII: Reporting process and undertakings' reporting policy**

### **Guideline - 33 Undertakings' reporting policy**

- 1.78. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that solo insurance and reinsurance undertakings establishes a reporting policy that complies with Guideline 9 of the Guidelines on System of Governance, and additionally:
- a) details which business unit is responsible for drafting any reporting to the supervisor along with those business units which are responsible for reviewing any reporting to the supervisor;
  - b) sets out processes and timeline for completion of the various reporting requirements and review and approval, and;

- c) explains the processes and controls for guaranteeing the reliability, completeness and consistency of the data provided facilitating the analysis and comparison throughout the years.

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

### **Guideline 34 – Initial submission reference dates and deadlines for submitting information to national competent authorities**

- 1.79. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that insurance and reinsurance undertakings submit the annual quantitative information referred to in Section III, regarding the annual quantitative information related to the financial year of the undertaking ending on or after 31 December 2014, no later than 20 weeks after the undertaking's financial year end.
- 1.80. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that insurance and reinsurance undertakings submit the quarterly quantitative information referred to in Section III, regarding the quarterly quantitative templates related to the quarter ending on 30 September 2015, no later than 8 weeks after the quarter end.
- 1.81. For reporting by groups, 6 weeks are added to the annual and quarterly submission deadlines referred in the previous paragraphs.
- 1.82. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the narrative reporting referred to in Sections IV to VI is submitted, in relation to their financial year ending on or after 31 December 2014, no later than 20 weeks after the undertaking's financial year end.

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

### **Guideline 35 – Lines of Business and Complementary Identification Code**

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

### **Guideline 36 – Means for quantitative reporting**

- 1.85. In accordance with Articles 35 and 254 of Solvency II, national competent authorities should ensure that the quantitative information referred in Section III is submitted electronically to the national competent authority.

### **Guideline 37 – Currency and units**

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

### **Guideline 38 – Data Checks**

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

## **Compliance and Reporting Rules**

- 1.89. This document contains Guidelines issued under Article 16 of the EIOPA Regulation. In accordance with Article 16(3) of the EIOPA Regulation, Competent Authorities shall make every effort to comply with guidelines and recommendations.
- 1.90. Competent authorities that comply or intend to comply with these Guidelines should incorporate them into their regulatory or supervisory framework in an appropriate manner.
- 1.91. Competent authorities shall confirm to EIOPA whether they comply or intend to comply with these Guidelines, with reasons for non-compliance, by [dd mm yyyy].
- 1.92. In the absence of a response by this deadline, competent authorities will be considered as non-compliant to the reporting.



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

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

### **BI – Basic information**

1. The basic information comprises the information contained in Technical Annex II under the reference BI-L and as set out in Technical Annex III under the reference BI-T, detailing basic information on the undertaking and the content of the quantitative reporting in general.

### **BS-C1 – Balance-sheet**

2. The balance sheet comprises the information contained in Technical Annex II under the reference BS-C1-L and as set out in Technical Annex III under the reference BS-C1-T and differentiating between valuation in accordance with article 75 of Solvency II and valuation according to undertaking's or group's statutory accounts. The balance sheet should cover the entire business of the insurance or reinsurance undertaking for solo reporting or of the business of the group.
3. For quarterly reporting, the balance sheet data indicated in the previous paragraph should only consider valuation in accordance with article 75 of Solvency II.

### **BS-C1D – Assets and liabilities by currency**

4. Assets and liabilities by currency comprises the information contained in Technical Annex II under the reference BS-C1D-L and as set out in Technical Annex III under the reference BS-C1D-T, for the number of currencies needed to report at least 90% of the total assets and liabilities, where the currencies to be reported are those underlying the asset or liability.

### **AS-D1 – Detailed list of assets**

5. The detailed list of assets comprises the information contained in Technical Annex II under the reference AS-D1-L and as set out in Technical Annex III under the reference AS-D1-T, and encompass the following specific requirements:
  - a) A line-by-line list of investments classifiable as asset categories 1 to 9, as set out in Technical Annex V - Complementary Identification Code Categories, distinguishing between ring fenced funds and whenever the undertaking or group makes the distinction between life insurance and non-life insurance for internal purposes, distinguishing between these two businesses, and;
  - b) Each asset is reported separately in relation to each portfolio and / or each ring-fenced or other internal fund.
6. For group reporting, and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:

- a) Where method 1 as defined in Article 230 of Solvency II is used exclusively, the reporting should reflect the consolidated position of the assets (i.e. net of intra group transactions) within the group. The report should be made as follows:
- Item Legal name of the undertaking should not be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries under method 1 as defined in Article 230 of Solvency II: report made line-by-line of the assets held;
  - For non-controlled participations under method 1 as defined in Article 230 of Solvency II: report one line for each non-controlled participation held and identify it by using the available options in item Participation, and;
  - Other Financial Sectors: report one line for each other financial sector held and identify it by using the available options in item Participation;
- b) Where method 2 as defined in Article 233 of Solvency II is used exclusively, the report should include the detailed list of the assets net of intra group transactions held by subsidiaries or one line for each non-controlled participation held. The report should be made as follows:
- Item Legal name of the undertaking should be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non- European Economic Area and non-equivalent non- European Economic Area) under method 2 as defined in Article 233 of Solvency II, report is made line-by-line of the assets held;
  - For non-controlled participations under method 2 as defined in Article 233 of Solvency II (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries), report one line for each non-controlled participation, and;
  - Other Financial Sectors: report one line for each other financial sectors held and identify it by using the available options in item Participation.
- c) Where a combination of methods 1 as defined in Article 230 of Solvency II and 2 as defined in Article 233 of Solvency II is used:
- i. One part of the report reflects the consolidated position of the assets (i.e. net of Intra Group Transactions) within the group which must be reported. The report should be made as follows:
    - Item Legal name of the undertaking should not be reported;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are

subsidiaries under method 1 as defined in Article 230 of Solvency II: report made line-by-line of the assets held;

- For non-controlled participations under method 1 as defined in Article 230 of Solvency II, report one line for each non-controlled participation held and identify it by using the available options in item Participation;
  - Other Financial Sectors, report one line for each other financial sector held and identify it by using the available options in item Participation, and;
  - Subsidiaries and non-controlled participations under method 2 as defined in Article 233 of Solvency II, report one line for each subsidiary and non-controlled participation held and identify it by using the available options in item Participation.
- ii. The other part of the report should include the detailed list of the assets net of Intra Group Transactions held by subsidiaries or one line for each non-controlled participation held. The report should be made as follows:
- Item Legal name of the undertaking should be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area and non-equivalent non- European Economic Area) under method 2 as defined in Article 233 of Solvency II, report made line-by-line of the assets held;
  - For non-controlled participations under method 2 as defined in Article 233 of Solvency II (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries), report one line for each non-controlled participation;
  - Other Financial Sectors: report one line for each other financial sectors held and identify it by using the available options in item Participation.

#### **AS-D20 – Detailed list of derivatives – open positions**

7. The Detailed list of derivatives – open positions comprises the information contained in Technical Annex II under the reference AS-D20-L and as set out in Technical Annex III under the reference AS-D20-T, and encompass with the following requirements:
- a) A line-by-line list of derivatives classifiable as asset categories A to F, as set out in Technical Annex V – Complementary Identification Code Categories, distinguishing between ring fenced funds and whenever the undertaking or group makes the distinction between life insurance and non-life insurance for internal purposes, distinguishing between these two businesses;
  - b) All derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date;

- c) Each derivative is reported separately in relation to each portfolio and / or each ring-fenced or other internal fund, and;
  - d) Derivatives to be reported are the ones directly held and not held indirectly through investment funds or structured products.
8. For group reporting, and in addition to the requirements set in the previous paragraph, the following specific requirements should be attended:
- a) Where method 1 as defined in Article 230 of Solvency II is used exclusively, the reporting should reflect the consolidated position of the derivatives held (i.e. net of Intra Group Transactions) within the group. The report should be made as follows:
    - Item Legal name of the undertaking should not be reported;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries under method 1 as defined in Article 230 of Solvency II: report made line-by-line of the derivatives held;
    - Derivatives held by non-controlled participations under method 1 as defined in Article 230 of Solvency II should not be included, and;
    - Derivatives held as collateral by other financial sectors should not be included.
  - b) Where method 2 as defined in Article 233 of Solvency II is used exclusively, the report should include the detailed list of the derivatives net of Intra Group Transactions held by subsidiaries. The report should be made as follows:
    - Item Legal name of the undertaking should be reported;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area, non-equivalent non- European Economic Area) under method 2 as defined in Article 233 of Solvency II, report made line-by-line of the derivatives held;
    - The derivatives held by subsidiaries coming from other financial sectors (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) under method 2 as defined in Article 233 of Solvency II should not be included, and;
    - The derivatives held by non-controlled participations (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) under method 2 as defined in Article 233 of Solvency II should not be included.
  - c) Where a combination of methods 1 as defined in Article 230 of Solvency II and 2 as defined in Article 233 of Solvency II is used:

- i. One part of the report reflects the consolidated position of the derivatives held (i.e. net of Intra Group Transaction) within the group which must be reported. The report should be made as follows:
  - Item Legal name of the undertaking should not be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries under method 1 as defined in Article 230 of Solvency II: report made line-by-line of the derivatives held;
  - Derivatives held by non-controlled participations under method 1 as defined in Article 230 of Solvency II should not be included;
  - Derivatives held by other financial sectors should not be included, and;
  - Derivatives held by subsidiaries and non-controlled participations under method 2 as defined in Article 233 of Solvency II should not be included.
- ii. The other part of the report should include the detailed list of the derivatives held net of Intra Group Transactions by subsidiaries. The report should be made as follows:
  - Item Legal name of the undertaking should be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area , non-equivalent non- European Economic Area) under method 2 as defined in Article 233 of Solvency II, report made item by item of the derivatives held;
  - The derivatives held by subsidiaries coming from other financial sectors (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) under method 2 as defined in Article 233 of Solvency II should not be included, and;
  - The derivatives held by non-controlled participations (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) under method 2 as defined in Article 233 of Solvency II should not be included.

**TP-F1 – Life and Health Similar to Life Techniques Technical Provisions – Best Estimate by country**

9. Life and Health Similar to Life Techniques Technical Provisions – Best Estimate by country, regarding each Line of Business as defined in Technical Annex IV – Lines of Business. Comprises the information contained in Technical Annex II under the reference TP F1-L and as set out in Technical Annex III under the reference TP F1-T, and encompass with the following requirements:

- a) Only the following items, relating to the amount of gross best estimate by country, are to be reported:
  - i. Gross Best Estimate for different countries - Home country;
  - ii. Gross Best Estimate for different countries - For countries in the materiality threshold;
  - iii. Gross Best Estimate for different countries - For European Economic Area countries outside the materiality threshold, and;
  - iv. Gross Best Estimate for different countries - For non-European Economic Area countries outside the materiality threshold.
- b) The amount of gross Best Estimate by country regards to the location of risk underwritten;
- c) Application of a materiality threshold:
  - i. Reported the gross Best Estimate for the countries representing up to 90% of the Best Estimate for direct business on a certain Line of business, with the rest being reported in items "For European Economic Area countries outside the materiality threshold" or "For non-European Economic Area countries outside the materiality threshold", and;
  - ii. Regardless of the materiality threshold, the gross Best Estimate in the home country has to be reported.

#### **TP-E1 - Non-life Technical Provisions – Best Estimate by country**

10. Non-life Technical Provisions – Best Estimate by country, regarding each Line of Business as defined in Technical Annex IV – Lines of Business, reporting direct insurance together with proportional accepted reinsurance. Comprises the information contained in Technical Annex II under the reference TP E1-L and as set out in Technical Annex III under the reference TP E1-T, and encompass with the following requirements:
  - a) only the following items, relating to the amount of gross Best Estimate by country, are to be reported:
    - i. Gross Best estimate for different countries - Home country;
    - ii. Gross Best estimate for different countries - For countries in the materiality threshold;
    - iii. Total gross Best estimate for European Economic Area countries outside the materiality threshold, and;
    - iv. Total gross Best estimate for non- European Economic Area countries outside the materiality threshold
  - b) The amount of gross Best Estimate by country regards to the localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;
  - c) The amount of gross Best Estimate by country regards to the country of underwriting for all the other non-life Lines of business;
  - d) Application of a materiality threshold:
    - i. Reported the gross Best Estimate for the countries representing up to 90% of the Best Estimate for direct business on a certain Line of business, with the rest being reported in items "For European Economic Area countries

- outside the materiality threshold” or “For non- European Economic Area countries outside the materiality threshold”, and;
- ii. Regardless of the materiality threshold, the gross Best Estimate in the home country has to be reported.

### **TP-F1Q – Life and Health Similar to Life Techniques Technical Provisions**

11. Life and Health Similar to Life Techniques Technical Provisions, regarding each Line of Business as defined in Technical Annex IV – Lines of Business. Comprise the information contained in Technical Annex II under the reference TP F1Q-L and as set out in Technical Annex III under the reference TP F1Q-T, and encompass with the following requirements:
- a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and special purpose vehicles after the adjustment for expected losses due to counterparty default, and;
  - d) Risk Margin.

### **TP-E1Q - Non-life Technical Provisions**

12. Non-life Technical Provisions, regarding each Line of Business as defined in Technical Annex IV – Line of Business, reporting direct insurance together with proportional accepted reinsurance. Comprise the information contained in Technical Annex II under the reference TP E1Q-L and as set out in Technical Annex III under the reference TP E1Q-T, and encompass with the following requirements:
- a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and Special Purpose Vehicle after the adjustment for expected losses due to counterparty default, and;
  - d) Risk Margin.

### **OF-B1Q – Own funds**

13. Own funds, comprises the information contained in Technical Annex II under the reference OF-B1Q-L and as set out in Technical Annex III under the reference OF-B1Q-T, and encompass with the following requirements:
- a) Information on Basic own funds items and tiers;
  - b) Information on Ancillary own funds items and tiers;
  - c) Information on available and eligible own funds to meet solvency requirements;
  - d) Information on reconciliation reserve, and;
  - e) Information on expected profits included in future premiums for Life business and Non-life business.

### **SCR-B2A - Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models**

14. The Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models comprises the information contained in Technical Annex II under the reference SCR B2A-L and as set out in Technical Annex III under the reference SCR B2A-T, and encompass information on Solvency capital requirement calculated using the standard formula, or, in case of undertakings using partial internal models, a split between the part of the Solvency Capital Requirement calculated with the standard formula and the part calculated with a partial internal model if any.
15. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;
  - 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, and;
  - c) This information does not apply to groups when deduction and aggregation method is being used exclusively.

### **SCR-B2B - Solvency Capital Requirement - for undertakings on Partial Internal Models**

16. The Solvency Capital Requirement - for undertakings on Partial Internal Models comprises the information contained in Technical Annex II under the reference SCR B2B-L and as set out in Technical Annex III under the reference SCR B2B-T, and encompasses information on Solvency capital requirement calculated using partial internal model.
17. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;
  - 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, and;
  - c) This information does not apply to groups when deduction and aggregation method is being used exclusively

### **SCR-B2C - Solvency Capital Requirement - for undertakings on Full Internal Models**

18. The Solvency Capital Requirement - for undertakings on Full Internal Models comprises the information contained in Technical Annex II under the reference SCR B2C-L and as set out in Technical Annex III under the reference SCR B2C-T,



and encompasses information on Solvency capital requirement calculated using full internal model.

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

### **SCR-B3A - Solvency Capital Requirement - Market risk**

20. The Solvency Capital Requirement - for Market Risk - comprises the information contained in Technical Annex II under the reference SCR B3A-L and as set out in Technical Annex III under the reference SCR B3A-T, and encompasses information on Solvency capital requirement for market risk, calculated using the standard formula.
21. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
- a) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;
  - 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, and;
  - c) This information does not apply to groups when deduction and aggregation method is being used exclusively.

### **SCR-B3B - Solvency Capital Requirement - Counterparty default risk**

22. The Solvency Capital Requirement - for Counterparty Default Risk - comprises the information contained in Technical Annex II under the reference SCR B3B-L and as set out in Technical Annex III under the reference SCR B3B-T, and encompasses information on Solvency capital requirement for Counterparty Default Risk, calculated using the standard formula.
23. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
- d) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;

- 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 Solvency II, and;
- f) This information does not apply to groups when deduction and aggregation method is being used exclusively.

#### **SCR-B3C - Solvency Capital Requirement - Life underwriting risk**

- 24. The Solvency Capital Requirement - for Life Underwriting Risk - comprises the information contained in Technical Annex II under the reference SCR B3C-L and as set out in Technical Annex III under the reference SCR B3C-T, and encompasses information on Solvency capital requirement for Life Underwriting Risk, calculated using the standard formula.
- 25. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;
  - 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, and;
  - c) This information does not apply to groups when deduction and aggregation method is being used exclusively.

#### **SCR-B3D - Solvency Capital Requirement - Health underwriting risk**

- 26. The Solvency Capital Requirement - for Health Underwriting Risk - comprises the information contained in Technical Annex II under the reference SCR B3D-L and as set out in Technical Annex III under the reference SCR B3D-T, and encompasses information on Solvency capital requirement for Health Underwriting Risk, calculated using the standard formula.
- 27. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II;
  - 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, and;
  - c) This information does not apply to groups when deduction and aggregation method is being used exclusively

#### **SCR-B3E - Solvency Capital Requirement - Non-life underwriting risk**

- 28. The Solvency Capital Requirement - for Non-Life Underwriting Risk - comprises the information contained in Technical Annex II under the reference SCR B3E-L

and as set out in Technical Annex III under the reference SCR B3E-T, and encompasses information on Solvency capital requirement for Non-Life Underwriting Risk, calculated using the standard formula.

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

### **SCR-B3F - Solvency Capital Requirement - Non-life catastrophe risk**

30. The Solvency Capital Requirement - for Non-Life Catastrophe Risk - comprises the information contained in Technical Annex II under the reference SCR B3F-L and as set out in Technical Annex III under the reference SCR B3F-T, and encompasses with the following requirements:
- a) Information on Solvency capital requirement for Non-Life Catastrophe Risk, including Health Catastrophe risk, calculated using the standard formula, and;
  - b) For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program of the next reporting.

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

### **SCR-B3G - Solvency Capital Requirement - Operational risk**

32. The Solvency Capital Requirement - for Operational Risk - comprises the information contained in Technical Annex II under the reference SCR B3G-L and as set out in Technical Annex III under the reference SCR B3G-T, and

encompasses information on Solvency capital requirement for Operational Risk calculated using the standard formula.

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

#### **MCR B4A - Minimum Capital Requirement (except for composite undertakings)**

34. The Minimum Capital Requirement - except for composite undertakings - comprises the information contained in Technical Annex II under the reference MCR B4A-L and as set out in Technical Annex III under the reference MCR B4A-T, and encompasses information on Minimum capital requirement for undertakings other than composites.

#### **MCR B4B - Minimum Capital Requirement - Composite undertakings**

35. The Minimum Capital Requirement - for composite undertakings - comprises the information contained in Technical Annex II under the reference MCR B4B-L and as set out in Technical Annex III under the reference MCR B4B-T, and encompasses information on Minimum capital requirement for composite undertakings.

#### **G01 – Entities in the scope of the group**

36. The Entities in the scope of the group comprises the information contained in Technical Annex II under the reference G01-L and as set out in Technical Annex III under the reference G01-T, and encompass with the following requirements:
- a) A line-by-line list of entities belonging to the group including their legal form, their relevant national competent authority and the type of undertaking;
  - b) Ranking criteria for each entity reported;
  - c) Criteria of influence, and;
  - d) Information about the inclusion in the scope of group supervision and the method chosen for calculating the Solvency Capital Requirement.

#### **G03 – insurance or reinsurance solo requirements**

37. Insurance or reinsurance solo requirements comprise the information contained in Technical Annex II under the reference G03-L and as set out in Technical Annex III under the reference G03-T, and encompass with the following requirements.

38. For all European Economic Area insurance or reinsurance undertakings and non-European Economic Area insurance or reinsurance undertakings (when Solvency II rules are used) when the Deduction and Aggregation method is applied:
- a) A line-by-line list of Solo requirements of entities belonging to the group including the solo Solvency Capital Requirement split by different risk categories, solo Minimum Capital Requirement and eligible solo own funds to cover the Solvency Capital Requirement;
  - b) In case of the use of the standard formula information about simplifications and where a partial internal model was used;
  - c) Information about a group or solo internal model.
39. Additionally, for non- European Economic Area insurance and reinsurance undertakings all local capital requirements, minimum capital requirements and eligible own funds in accordance with local rules, regardless of the method of calculation.

#### **G04 – Other regulated and non-regulated financial entities including insurance holding companies solo requirements**

40. Other regulated and non-regulated financial entities including insurance holding companies solo requirements comprises the information contained in Technical Annex II under the reference G04-L and as set out in Technical Annex III under the reference G04-T, and encompass a line-by-line list of Solo requirements of other regulated financial entities and other non-regulated financial entities, including insurance holding companies, whether controlled or not controlled, under all methods of calculation, including the notional Solvency Capital Requirement or sectorial capital requirement, notional Minimum Capital Requirement or sectorial minimum capital requirement and eligible own funds.

#### **G14 –Contribution to group Technical Provisions**

41. The list of technical provisions that contribute to group technical provisions comprises the information contained in Technical Annex II under the reference G14-L and as set out in Technical Annex III under the reference G14-T, and encompass with the following requirements:
- a) A list of technical provisions – Non-life excluding health;
  - b) A list of technical provisions – Health similar to non-life;
  - c) A list of technical provisions – Health similar to life;
  - d) A list of technical provisions – Life excluding health and index-linked and unit - linked;
  - e) A list of technical provisions – Index-linked and unit-linked insurance, and;
  - f) Total of net contribution to group technical provisions.

## Technical Annex II: List of quantitative reporting items

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

In the first column of this annexes each item is attributed a code and that code is repeated in the Technical Annex III ("T annexes"). The second column reflects the name of the item and the third column describes in detail the item to be submitted, if it is applicable for the purpose of the preparatory phase and the data-checks to which the data received need to comply with, when applicable.

### BI-L Basic information

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

**Technical Annex II: List of quantitative reporting items**  
**BS-C1-L**  
**Balance-sheet**

ITEM		INSTRUCTIONS
A0	Fund number	Not applicable for the purpose of preparatory phase Only for reporting per RFF. Identification of the ring fenced fund. This number must be consistent with the fund number in Assets templates, SCR, OF and TP (L) F3, cell A3
ASSETS		
AS1	Goodwill	Only for statutory account valuation
AS24	Deferred acquisition costs	Only for statutory account valuation. The part of acquisition costs allocated to future reporting periods
A2	Intangible assets	Intangible assets other than goodwill. An identifiable nonmonetary asset without physical substance. Valued at nil under SII valuation principles, unless they can be sold separately and the insurance and reinsurance undertaking can demonstrate that there is a market value for the same or similar assets. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A26	Deferred tax assets	An asset that may be used to reduce any subsequent period's income tax expense. May not have an accounting value under statutory accounts, but should have a value if accounts are under IFRS. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A25B	Pension benefit surplus	Net surplus related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A3	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. Corresponds to CIC categories 93 and 95 in Assets-D1 See cross-templates checks tab CAS 4 See cross-templates checks tab CGS 9
A4	Investments (other than assets held for index-linked and unit-linked funds)	Sum of the investments excluding assets held for index-linked and unit-linked funds. $A4=A5+A6+A7B+A8E+A9+A10A+A10B+A11$ See cross-templates checks tab CAS 3 See cross-templates checks tab CGS 8
A5	Property (other than for own use)	Property, excluding property for own use. Includes also property under construction that, when constructed, will be for own use. Corresponds to CIC categories 91, 92, 94 and 99
A6	Participations	Participation as defined in article 13(20) of Directive 2009/138/EC. Corresponds to CIC category 3# when item "Participation" of Assets-D1 is not "N" and item "Asset held in unit linked and index linked funds (Y/N)" in Assets-D1 is equal to "N". <u>Participations at group level will include:</u> - holdings in related but not subsidiary insurance or reinsurance undertakings or insurance holding companies as described in Art 323bis 1. (d) - holdings in related undertakings in other financial sectors as described in Art 323bis 1. (e) - other related undertakings as described in Art 323bis 1. (f) - insurance or reinsurance undertakings or insurance holding companies included with the deduction and aggregation method (when combination of methods is used)
A7B	Equities	Sum of equities. For the statutory accounts the split between listed and unlisted may not exist and if this is the case this item need to reflect the sum. $A7B=A7+A7A$
A7	Equities - listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, listed on a public stock exchange. Excludes participations Corresponds to CIC categories 3#, excluding XL3# and XT3# and (3# when item "Participation" of Assets is "N")
A7A	Equities - unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not listed on a public stock exchange. It excludes participations. Corresponds to CIC categories XL3# and XT3#, excluding 3# where item "Participations" of Assets is "N"
A8E	Bonds	Sum of bonds. For the statutory accounts the split of bonds may not exist and if this is the case this item need to reflect the sum. $A8E=A8+A8A+A8C+A8D$
A8	Government Bonds	Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or municipal governments Corresponds to CIC category 1
A8A	Corporate Bonds	Bonds issued by corporations
A8C	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded all categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp) Corresponds to CIC category 5

ITEM		INSTRUCTIONS
A8D	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO) Corresponds to CIC category 6
A9	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets Corresponds to CIC category 4
A10A	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see L16). Corresponds to CIC categories A to F
A10B	Deposits other than cash equivalents	Deposits and cash equivalents that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. Corresponds to CIC categories 73, 74, 79
A11	Other investments	Other investments not covered by positions of Investments indicated above
A12	Assets held for index-linked and unit-linked funds	Assets held for insurance products where policyholder bears the risk (unit-linked) See cross-templates checks tab CAS 5 See cross-templates checks tab CGS 10
A14	Loans & mortgages	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools. Corresponds to CIC category 8. $A14=A14A+A14B+A14C$ See cross-templates checks tab CAS 4 See cross-templates checks tab CGS 13
A14B	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors - individuals, with collateral or not, including cash pools
A14C	Other loans & mortgages	Financial assets created when creditors lend funds to debtors - others, not classifiable in item A14B, with collateral or not, including cash pools
A14A	Loans on policies	Loans made to policyholders, collateralized on policies See cross-templates checks tab CAS 4
A16	Reinsurance recoverables from:	Sum of reinsurance recoverables. Reinsurance recoverables as defined for TP templates. $A16=A17A+A19B+A19A$ See cross-templates checks tab CAS 6 See cross-templates checks tab CGS 11 See cross-templates checks tab CGS 13 See cross-templates checks tab CQS 24 See cross-templates checks tab CAS 38
A17A	Non-life and health similar to non-life	$A17A=A17+A18$
A17	Non-life excluding health	Reinsurance recoverables from non-life business, excludes TP health-non SLT See cross-templates checks tab CQS 2 See cross-templates checks tab CAS 16
A18	Health similar to non-life	Reinsurance recoverables from TP health-non SLT See cross-templates checks tab CQS 3 See cross-templates checks tab CAS 17
A19B	Life and health similar to life, excluding health and index-linked and unit-linked	$A19B=A18A+A19$
A18A	Health similar to life	Reinsurance recoverables from TP health-SLT See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18
A19	Life excluding health and index-linked and unit-linked	Reinsurance recoverables from Life business, excludes TP health-SLT and TP index-linked and unit-linked See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19
A19A	Life index-linked and unit-linked	Reinsurance recoverables from life index-linked and unit-linked business See cross-templates checks tab CQS 6 See cross-templates checks tab CAS 20
A13	Deposits to cedants	Deposits relating to reinsurance accepted. Corresponds to CIC category 75 See cross-templates checks tab CAS 7 See cross-templates checks tab CGS 12
A21	Insurance & intermediaries receivables	Amounts due by policyholders, other insurers, and linked to insurance business, but that are not included in cash-in flows of technical provisions. Includes also amounts overdue by policyholders and insurance intermediaries (e.g. premiums due but not yet paid) See cross-templates checks tab CAS 7 See cross-templates checks tab CGS 12



ITEM		INSTRUCTIONS
A20	Reinsurance receivables	Amounts due by reinsurers and linked to reinsurance business, but that are not reinsurance recoverables. It might include: creditors from reinsurers that relate to settled claims of policyholders or beneficiaries; payments in relation to other than insurance events or settled insurance claims. See cross-templates checks tab CAS 7 See cross-templates checks tab CGS 12 See cross-templates checks tab CGS 13
A23	Receivables (trade, not insurance)	Includes amounts owed by employees or various business partners (not insurance-related), incl. public entities (no reason to have separate lines for current tax assets) See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A28A	Own shares	Own shares held by the undertakings, which would be netted against issued share capital for IFRS presentation. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A28B	Amounts due in respect of own fund items or initial fund called up but not yet paid in	See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A27	Cash and cash equivalents	Notes and coins in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Consistent with 'Cash' and 'Transferable deposits' provided in CIC Category 71 and 72 See cross-templates checks tab CAS 4 See cross-templates checks tab CGS 9
A29	Any other assets, not elsewhere shown	This includes any assets not included in the other Balance Sheet items. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A30	Total assets	Sum of the assets $A30=A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A28B+A27+A29$ See cross-templates checks tab CAS 1 See cross-templates checks tab CGS 6

#### LIABILITIES

LS0	Technical provisions – non-life	$LS0=L1+L4$
L1	Technical provisions – non-life (excluding health)	Formula (TP calculated as a whole and sum of BE + RM for TP not calculated as a whole, where BE is gross of reinsurance) $L1=L1A+L2+L3$ See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 1 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39
L1A	Technical provisions – non-life - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 7 See cross-templates checks tab CAS 21
L2	Technical provisions – non-life - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 8 See cross-templates checks tab CAS 22
L3	Technical provisions – non-life - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 9 See cross-templates checks tab CAS 23
L4	Technical provisions – health (similar to non-life)	Formula $L4=L4A+L5+L6$ See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 2 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39
L4A	Technical provisions – health - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 10 See cross-templates checks tab CAS 24
L5	Technical provisions – health - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 11 See cross-templates checks tab CAS 25
L6	Technical provisions – health - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 12 See cross-templates checks tab CAS 26
LS6F	Technical provisions - life (excluding index-linked and unit-linked)	$LS6F=L6B+L7$

ITEM		INSTRUCTIONS
L6B	Technical provisions – health (similar to life)	Formula $L6B=L6C+L6D+L6E$ See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 3 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L6C	Technical provisions – health (similar to life) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 13 See cross-templates checks tab CQS 21 <u>See cross-templates checks tab CAS 35</u>
L6D	Technical provisions – health (similar to life) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 14 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L6E	Technical provisions – health (similar to life) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 15 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L7	Technical provisions – life (excl. health and index-linked and unit-linked)	Formula $L7=L7A+L8+L9$ See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 4 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 20
L7A	Technical provisions – life (excl. health and index-linked and unit-linked) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 16 See cross-templates checks tab CQS 21
L8	Technical provisions – life (excl. health and index-linked and unit-linked) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 17 See cross-templates checks tab CQS 22
L9	Technical provisions – life (excl. health and index-linked and unit-linked) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 18 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L10	Technical provisions – index-linked and unit-linked	Formula $L10=L10A+L11+L12$ See cross-templates checks tab CAS 10 See cross-templates checks tab CGS 5 See cross-templates checks tab CGS 15 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L10A	Technical provisions – index-linked and unit-linked - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
L11	Technical provisions – index-linked and unit-linked - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 19 See cross-templates checks tab CAS 33 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L12	Technical provisions – index-linked and unit-linked - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
LS14	Other technical provisions	Other technical provisions resulting from local GAAP.
L23	Contingent liabilities	Liabilities that are contingent, therefore off-BS in IFRS according to IAS 37 (or in statutory accounts), but that can still be valued, and are therefore in SII BS. Liabilities concerned by IAS 37 are neither related to insurance, nor financing, nor lease; they are, for example, related to legal expenses (with an expected probability of less than 50 %). It should be equal to BS-C1B – cell B19.  See cross-templates checks tab CAS 14 See cross-templates checks tab CGS 19
L18	Provisions other than technical provisions	Liabilities of uncertain timing of amount. Eg includes provisions for legal expenses or deferred income reserve See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L22	Pension benefit obligations	Net obligations related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L13	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. See cross-templates checks tab CAS 11 See cross-templates checks tab CGS 16

ITEM		INSTRUCTIONS
L17	Deferred tax liabilities	A tax liability that a company owes and does not pay at that current point, although it will be responsible for paying it at some point in the future. When reporting this items according to Statutory accounts valuation, this item does not need to be reported for undertakings which do not value DTL in their Local GAAP See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L16	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if negative, of the derivative as of the reporting date is reported here. Corresponds to CIC categories A to F. For the statutory accounts this item does not need to be filled for undertakings which do not value derivatives in their Local GAAP. See cross-templates checks tab CAS 12 See cross-templates checks tab CGS 17
L19	Debts owed to credit institutions	Debts, such as mortgage and loans, towards credit institutions (banks, etc.) Excludes bonds being held by credit institutions, since it is not possible for the undertaking to identify all the holders of the bonds it issues. Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13 See cross-templates checks tab CGS 18
L20	Financial liabilities other than debts owed to credit institutions	Can include bonds issued by undertaking (whether they are held by credit institutions or not), and mortgage and loans due to other entities than credit institutions (sister insurance company, holding, etc.). Includes structured notes issued by undertaking itself (not by SPV). Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13 See cross-templates checks tab CGS 18
L15A	Insurance and intermediaries payables	Amounts due to policyholders, other insurers, and linked to insurance business, but that are not technical provisions. Includes amounts due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to insurance companies, if they are not linked to insurance business but are only related to financing (and are therefore included in financial liabilities). See cross-templates checks tab CAS 11 See cross-templates checks tab CGS 16
L15B	Reinsurance payables	Amounts due to reinsurers (esp. current accounts) other than deposits and linked to reinsurance business, but that are not included in reinsurance recoverables. Includes debtors to reinsurers that relate to settled claims of policyholders or beneficiaries. See cross-templates checks tab CAS 11 See cross-templates checks tab CGS 16
L15C	Payables (trade, not insurance)	Includes amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L15E	Subordinated liabilities	$L15E = L15D + L26$
L15D	Subordinated liabilities not in BOF	Subordinated liabilities are debts which rank after other debts when company is liquidated, only subordinated liabilities that are not classified in BOF should be presented here. See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L26	Subordinated liabilities in BOF	Subordinated liabilities classified in BOF. Should be equal to cell A13 in OF-B1 See cross-templates checks tab CAS 15 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 20 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
L25	Any other liabilities, not elsewhere shown	This includes any liabilities not included in the other Balance Sheet items. See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L25A	Total liabilities	Sum of liabilities $L25A = L1 + L4 + L6B + L7 + L10 + L23 + L18 + L22 + L13 + L17 + L16 + L19 + L20 + L15A + L15B + L15C + L15D + L26 + L25$ See cross-templates checks tab CAS 2 See cross-templates checks tab CGS 7
L27	Excess of assets over liabilities	Formula For Statutory accounts – amount of other items complementing the balance between Assets and Liabilities $L27 = A30 - L25A$ See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78

**Technical Annex II: List of quantitative reporting items**
**BS-C1D-L**
**Assets and liabilities by currency**

ITEM		INSTRUCTIONS
A1	Reporting currency	Currency code of the reporting currency
B1	Currency code	Currency code of other currencies
A3	Investments (other than assets held for index-linked and unit-linked funds)	Same as item A4 in BS-C1, by currency See cross-templates checks tab CAS 3 See cross-templates checks tab CGS 8
A4	Other assets within scope of Assets-D1 (other than index-linked and unit-linked funds)	Same as items A3 + A27 in BS-C1, by currency See cross-templates checks tab CAS 4 See cross-templates checks tab CGS 9
A5	Assets held for index-linked and unit-linked funds	Same as item A12 in BS-C1, by currency See cross-templates checks tab CAS 5 See cross-templates checks tab CGS 10
A5A	Reinsurance recoverables	Same as item A16 in BS-C1, by currency See cross-templates checks tab CAS 6 See cross-templates checks tab CGS 11
A6	Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Same as items A13 +A20+ A21 in BS-C1, by currency See cross-templates checks tab CAS 7 See cross-templates checks tab CGS 12
A7	Any other assets	Same as items A2+A23+A25B+A26 +A28A+A28B+ A29 in BS-C1, by currency See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A7A	Total assets	A7A=sum (A3:A7), by currency See cross-templates checks tab CAS 1 See cross-templates checks tab CGS 6
A8	Technical provisions (excl. index-linked and unit-linked )	Same as items L1 + L4 + L6B + L7 in BS-C1 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 14
A9	Technical provisions - index-linked and unit-linked funds	Same as item L10 in BS-C1, by currency See cross-templates checks tab CAS 10 See cross-templates checks tab CGS 15
A10	Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Same as items L13 + L15A+L15B in BS-C1, by currency See cross-templates checks tab CAS 11 See cross-templates checks tab CGS 16
A11	Derivatives	Same as cell L16 of BS-C1, by currency See cross-templates checks tab CAS 12 See cross-templates checks tab CGS 17
A12	Financial liabilities	Same as cells L19+L20 of BS-C1 See cross-templates checks tab CAS 13 See cross-templates checks tab CGS 18
A13	Contingent liabilities	Same as item L23 in BS-C1, by currency See cross-templates checks tab CAS 14 See cross-templates checks tab CGS 19
A14	Any other liabilities	Same as item L15D+L26+L25+ L22+L18+L17+L15C in BS-C1, by currency See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
A15	Total liabilities	A15=sum (A8:A14) See cross-templates checks tab CAS 2 See cross-templates checks tab CGS 7

## Technical Annex II: List of quantitative reporting items

### AS-D1-L

#### Detailed list of assets

ITEM		INSTRUCTIONS
A1	Portfolio	Distinction between life, non-life, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL General: G Ring fenced funds: RF
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Asset held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used: Yes: Y No : N
A4	ID Code	One of the options in the following list shall be used, by order of preference: ISO 6166 ISIN when available Other "recognized" codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) Code attributed by the undertaking, when the options above are not available, and must be consistent over time
A5	ID Code Type	Type of ID Code used for the "ID Code" item. One of the options in the following closed list ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attributed by the undertaking: Undertaking
A6	Asset pledged as collateral	Identify assets kept in the undertaking balance-sheet and that are in the scope of reporting in template AS-D5. For partially pledge assets two lines for each asset shall be reported, one for the pledged amount and other for the remaining part. One of the options in the following list shall be used: Assets in the balance sheet that are collateral pledged: CP Collateral for reinsurance accepted: CR Collateral for securities borrowed: CB Repos: R
A7	Item Title	Identify the reported item by filling the name of the security or the address for property, with detail settled by the undertaking. This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A8	Issuer Name	Name of the issuer, defined as the entity that offers securities for sale to investors, representing part of its capital, part of its debt, derivatives, etc. This item is not applicable to mortgages and loans on individuals within CIC category 8 – Mortgages and Loans, and to CIC category 9 – Property. For investment funds, the issuer name is the name of the fund manager
A9	Issuer Sector	Identify the economic sector of issuer, based on the GICS (Global Industry Classification Standard). One of the options in the following closed list shall be used: Energy Materials Capital Goods Commercial & Professional Services Transportation Automobiles and Components Consumer Durables and Apparel Consumer Services Media Retailing Food & Staples Retailing Food, Beverage & Tobacco Household & Personal Products Health Care Equipment & Services Pharmaceuticals, Biotechnology & Life Sciences Banks Diversified Financials Insurance Real Estate Software & Services Technology Hardware & Equipment Semiconductors & Semiconductor Equipment Telecommunication Services Utilities

ITEM		INSTRUCTIONS
A10	Issuer Group	Name the ultimate parent undertaking of issuer. For investment funds the group relation is relative to the fund manager
A11	Issuer Country	Country of localization of the issuer. For investment funds, the country is relative to the fund manager. One of the options in the following closed list shall be used: ISO 3166-1 alpha-2 code Supranational issuers: XA European Union Institutions: EU
A12	Country of custody	ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one corresponding to the legal establishment where the custody service was contractually defined
A13	Currency	ISO 4217 Code of the currency of the issue
A15	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to
A16	Participation	Identify if a equity and other share is a participation as defined in article 13(20) of Directive 2009/138/EC, by using the following criteria: included in group supervision except if deducted under art. 212 and / or strategic. <u>For solo reporting or group reporting where the Deduction and aggregation method is used,</u> the following options shall be used:  Not a participation: N Is a participation but not consolidated at group level and not strategic: YNGNS Is a participation not consolidated at group level but strategic: YNGS Is a participation, consolidated at group level and not strategic: YGNS Is consolidated at group level and is strategic: YGS  <u>For group reporting and only where accounting consolidation-based or a combination of</u> methods is used, the following options shall be used: Not a participation: N Non-controlled participations under method 1: NCP1 Other Financial Sectors: OFS Subsidiaries under method 2: SM2 Non-controlled participations under method 2: NCP2
A17	External rating	Rating given by external rating agency. Only applicable to CIC categories 1, 2, 5 and 6. Undertakings shall report the external rating which in their perspective is best representative, and used internally for SCR/MCR calculations
A18	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
A20	Duration	Asset duration, defined as the 'residual modified duration', in years. For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value.  Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for investment funds mainly invested in bonds), 5 and 6
A22	Quantity	Number of securities or invested amount measured at par amount, depending on the type of assets. For assets categories 3 and 4 report the number of shares; For asset categories 1, 2, 5 and 6 report the invested amount measured at par amount Not applicable for CIC categories 7, 8 and 9
A23	Unit SII price	Amount in currency for asset categories 3 and 4, the percentage of par value (clean price consistent with IFRS definition), for asset categories 1, 2, 5 and 6. Not applicable for CIC categories 7, 8 and 9
A24	Valuation method SII	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: Quoted market price in active markets for the same assets: QMP Alternative valuation method - quoted market price in active markets for similar assets: OMPS Alternative valuation method - other alternative valuation methods: AVM Adjusted equity methods (applicable for the valuation of participations): AEM IFRS equity methods (applicable for the valuation of participations): IEM
A25	Acquisition price	Acquisition price of each asset. When there are different acquisition prices due to acquisitions made at different dates, an average acquisition price must be used and consequently only one line is completed for one single asset, independently of having more than one acquisition.  Not applicable to CIC categories 7 and 8
A26	Total SII amount	Formula, corresponding to the multiplication of "Quantity" by "Unit SII price" plus accrued interest for bonds and other interest bearing security.  For CIC categories 7, 8 and 9, this should indicate the SII value of the line
A28	Maturity date	Only applicable for CIC categories 1, 2, 5, 6 and 8. Corresponds always to the maturity date, even for callable securities. For perpetual securities use "31/12/9999"

ITEM		INSTRUCTIONS
A30	Accrued interest	Quantify the amount of accrued interest for interest bearing securities. Note that this value is also part of A26 – Total SII amount
The following cells should only be completed for group reporting		
A50	Legal name of the undertaking	This item shall be filled in only when it relates to the line-by-line list of investments held by subsidiaries or to one line for each non-controlled participation under method 2

## Technical Annex II: List of quantitative reporting items

### AS-D20-L

#### Detailed list of derivatives - open positions

ITEM		INSTRUCTIONS
A1	Portfolio	Distinction between life, non-life, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL General: G Ring fenced funds: RF
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Derivatives held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used:  Yes: Y No : N
A4	ID Code	One of the optins in the following list shall be used, by order of ISO 6166 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
A5	ID Code Type	Type of ID Code used for the "ID Code" item. One of the options in the ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attributed by the undertaking: Undertaking
A6	Counterparty ID	Name of the counterparty of the derivative contract (derivatives exchange or the counterparty for OTC derivatives)
A7	Counterparty group	Name of the ultimate parent undertaking of counterparty
A8	Contract name	Name of the derivative contract
A9	Asset or liability underlying the derivative	ID Code (refer to A4) of the asset or liability underlying the derivative contract. This item is to be provided only for derivatives that have a single underlying instrument in the undertakings' portfolio
A10	Currency	ISO 4217 Code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, FX swap expressed in EUR, etc). For derivatives that have more than a pair of currencies, it should be split into the pair components and reported in different lines
A11	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to
A13	Use of derivative	Describe use of derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. One of the options in the following closed list shall be used:  Micro hedge: MI Macro hedge: MA Efficient portfolio management: EPM
A14	Delta	Measures the rate of change of option value with respect to changes in the underlying asset's price. Only applicable to CIC categories B and C (Call and put options), with reference to the reporting date



A15	Notional amount	<p>The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the number of contracts; and for swaps and forwards corresponds to the contract amount</p> <p>The nominal amount refers to the amount that is being hedged / invested (when not covering risks). If several trades occur, should be the net amount at the reporting date</p>
A16	Long or short position	<p>Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). The long and short position for swaps is defined relatively to the notional amount. A holder of a long position owns the security or notional amount at the contract inception, while a holder of a short position will own the security or the nominal amount at the end of the derivatives contract. One of the options in the following closed list shall be used:</p> <p>Long position: L Short position: S</p> <p>For interest rate swaps: Fixed-for-floating: FX-FL Fixed-for-fixed: FX-FX Floating-for-fixed: FL-FX Floating-for-floating: FL-FL</p>
A17	Premium paid/received to date	The payment received (if sold) or paid (if bought), for options and also upfront and periodical amounts paid / received for swaps, since inception
A19	Number of contracts	<p>Number of derivative contracts in the portfolio. It shall be the number of contracts entered into. For OTC, e.g., one swap contract, 1 should be reported, if ten swaps with the same characteristics, 10 should be reported. The number of contracts shall be the ones outstanding at the reporting date</p>
A20	Contract dimension	<p>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).</p> <p>Only for futures and options</p>
A21	Trigger value	<p>Reference price for futures, strike price for options, currency exchange rate or interest rate for forwards, etc. (not applicable to Interest rate and currency swaps).</p> <p>In the case of more than one trigger over time, report the trigger that refers to the reporting period.</p> <p>When the derivative has a range of trigger values, report the set separated by semi-columns</p>
A22	Swap outflow amount	Amount delivered under the swap contract, during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps
A23	Swap inflow amount	Amount received under the swap contract, during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps
A24	Swap delivered currency	<p>Currency of the swap price (only for currency swaps and interest rate and currency swaps)</p>
A25	Swap received currency	<p>Currency of the swap notional amount (only for currency swaps and interest rate and currency swaps)</p>
A26	Trade date	<p>Date of the trade of the derivative contract.</p> <p>When various trades occur for the same derivative, report only the first trade date of the derivative and only one line for each derivative (no different lines for each trade)</p>
A27	Maturity date	Contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc
A28	SII value	SII value of the derivative as of the reporting date. Can be positive, negative or zero

A29	Valuation method SII	Identify the valuation method used when valuing assets. Two possibilities : Mark to market and mark to model
A31	Unwind trigger of contract	Identify the event that causes the unwinding of the contract. One of the options in the following closed list shall be used: Bankruptcy of the underlying or reference entity: B Adverse fall in value of the underlying reference asset: F Adverse change in credit rating of the underlying assets or entity: R  Novation, i.e. the act of replacing an obligation under the derivative with a new obligation, or replacing a party of the derivative with a new party: N Multiple events or a combination of events: M Other events: O
A32	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F
A33	Duration	Derivative duration, defined as the 'residual modified duration', in years, for derivatives for which a duration measure is applicable.  Calculated as the net duration between in and out flows from the derivative, when applicable
A34	External rating	Rating of the counterparty given by external rating agency. Undertakings shall report the external rating that in their perspective is best representative, and used internally for SCR/MCR calculations. Only applicable to OTC or bespoke derivatives
A35	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
The following cells should only be completed for group reporting		
A50	Legal name of the undertaking	This item shall be filled in only when it relates to the line-by-line list of derivatives held by subsidiaries under method 2

## Technical Annex II: List of quantitative reporting items

### TP-F1-L

#### Life and Health SLT Technical Provisions - Best Estimate by country

ITEM		INSTRUCTIONS
<b><i>Technical provisions calculated as a whole</i></b>		
A1	Technical provisions calculated as a whole - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Insurance with profit participation
A3	Technical provisions calculated as a whole - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Index-linked and unit-linked insurance
A5	Technical provisions calculated as a whole - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Other life insurance
A6	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
A7	Technical provisions calculated as a whole - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Life accepted reinsurance $A7=A7A+A7B+A7C$
A7A	Technical provisions calculated as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))
A7B	Technical provisions calculated as a whole - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))
A7C	Technical provisions calculated as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))
A9	Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase $A9=A1+A3+A5+A6+A7$
A10	Technical provisions calculated as a whole - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Health SLT insurance (direct business)
A12	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
A13	Technical provisions calculated as a whole - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Technical provisions calculated as a whole regarding LoB Health SLT reinsurance (reinsurance accepted)
A14	Technical provisions calculated as a whole - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase $A14=A10+A12+A13$

<b>ITEM</b>		<b>INSTRUCTIONS</b>
<b><i>Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate</i></b>		
B1	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Insurance with profit participation
B2	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
B3	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
B4	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts without options and guarantees
B5	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options and guarantees
B6	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
B7	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Life Accepted reinsurance
B9	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked) B9=SUM(B1:B7)
B10	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
B11	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations

ITEM		INSTRUCTIONS
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted)
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase B14=SUM(B10:B13)
CA1	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation CA1=CB1+CC1+CD1
CA2	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees CA2=CB2+CC2+CD2
CA3	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees CA3=CB3+CC3+CD3
CA4	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees CA4=CB4+CC4+CD4
CA5	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees CA5=CB5+CC5+CD5
CA6	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations CA6=CB6+CC6+CD6
CA7	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance CA7=CB7+CC7+CD7
CA9	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) CA9=SUM(CA1:CA7)

ITEM		INSTRUCTIONS
CA10	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
CA11	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees $CA11=CB11+CC11+CD11$
CA12	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations $CA12=CB12+CC12+CD12$
CA13	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health reinsurance (reinsurance accepted) $CA13=CB13+CC13+CD13$
CA14	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase $CA14=SUM(CA10:CA13)$
CB1	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Insurance with profit participation
CB2	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
CB3	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
CB4	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees
CB5	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees

ITEM		INSTRUCTIONS
CB6	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
CB7	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Life Accepted reinsurance
CB9	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) CB9=SUM(CB1:CB7)
CB10	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
CB11	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees
CB12	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
CB13	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from “traditional” reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health reinsurance (reinsurance accepted)
CB14	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CB14=SUM(CB10:CB13)
CC1	Recoverables from SPV before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Insurance with profit participation. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking

ITEM		INSTRUCTIONS
CC2	Recoverables from SPV before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC3	Recoverables from SPV before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC4	Recoverables from SPV before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Other life insurance, Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC5	Recoverables from SPV before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Other life insurance, Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC6	Recoverables from SPV before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC7	Recoverables from SPV before adjustment for expected losses – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Life Accepted reinsurance. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC9	Total Recoverables from SPV before adjustment for expected losses – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, Total (Life other than health insurance, incl. Unit-Linked). The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking. CC9=SUM(CC1:CC7)
CC10	Total Recoverables from SPV before adjustment for expected losses – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC11	Total Recoverables from SPV before adjustment for expected losses – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC12	Total Recoverables from SPV before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking



ITEM		INSTRUCTIONS
CC13	Total Recoverables from SPV before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health reinsurance (reinsurance accepted). The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC14	Total Recoverables from SPV before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CC14=SUM(CC10:CC13)
CD1	Recoverables from Finite Reinsurance before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Insurance with profit participation
CD2	Recoverables from Finite Reinsurance before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
CD3	Recoverables from Finite Reinsurance before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
CD4	Recoverables from Finite Reinsurance before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees
CD5	Recoverables from Finite Reinsurance before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees
CD6	Recoverables from Finite Reinsurance before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
CD7	Recoverables from Finite Reinsurance before adjustment for expected losses – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Life Accepted reinsurance
CD9	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked). CD9=SUM(CD1:CD7)
CD10	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees

ITEM		INSTRUCTIONS
CD11	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees
CD12	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
CD13	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health reinsurance (reinsurance accepted)
CD14	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CD14=SUM(CD10:CD13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations

ITEM		INSTRUCTIONS
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) C9=SUM(C1:C7)
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted)
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'C14=SUM(C10:C13)
D1	Best Estimate minus recoverables from reinsurance and SPV – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase D1=B1-C1
D2	Best Estimate minus recoverables from reinsurance and SPV – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D2=B2-C2
D3	Best Estimate minus recoverables from reinsurance and SPV – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D3=B3-C3
D4	Best Estimate minus recoverables from reinsurance and SPV – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D4=B4-C4

ITEM		INSTRUCTIONS
D5	Best Estimate minus recoverables from reinsurance and SPV – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D5=B5-C5
D6	Best Estimate minus recoverables from reinsurance and SPV – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase D6=B6-C6
D7	Best Estimate minus recoverables from reinsurance and SPV – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase D7=B7-C7
D9	Best Estimate minus recoverables from reinsurance and SPV – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase D9=SUM(D1:D7)
D10	Best Estimate minus recoverables from reinsurance and SPV – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D10=B10-C10
D11	Best Estimate minus recoverables from reinsurance and SPV – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D11=B11-C11
D12	Best Estimate minus recoverables from reinsurance and SPV – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase D12=B12-C12
D13	Best Estimate minus recoverables from reinsurance and SPV - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase D13=B13-C13
D14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase D14=SUM(D10:D13)
E1	Risk Margin - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation
E2	Risk Margin - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Index-linked and unit-linked insurance
E4	Risk Margin - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
E7	Risk Margin - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Life accepted reinsurance

ITEM		INSTRUCTIONS
E9	Risk Margin - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase $E9=E1+E2+E4+E6+E7$
E10	Risk Margin - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business)
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
E13	Risk Margin - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted)
E14	Risk Margin - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase $E14=E10+E12+E13$
<b>Technical provisions - Total</b>		
F1	Technical Provisions - Total - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase $F1=A1+B1+E1$
F2	Technical Provisions - Total - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase $F2=A3+B2+B3+E2$
F4	Technical Provisions - Total - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase $F4=A5+B4+B5+E4$
F6	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase $F6=A6+B6+E6$
F7	Technical Provisions - Total - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase $F7=A7+B7+E7$
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase $F9=F1+F2+F4+F6+F7$
F10	Technical Provisions - Total - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase $F10=A10+B10+B11+E10$
F12	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase $F12=A12+B12+E12$
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase $F13=A13+B13+E13$
F14	Technical Provisions - Total - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase $F14=F10+F12+F13$
FB1	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase $FB1=F1-C1$
FB2	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase $FB2=F2-C2-C3$
FB4	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase $FB4=F4-C4-C5$

ITEM		INSTRUCTIONS
FB6	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase FB6=F6-C6
FB7	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase FB7=F7-C7=FB7A+FB7B+FB7C
FB7A	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7A
FB7B	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7B
FB7C	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7C
FB9	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase 'FB9=FB1+FB2+FB4+FB6+FB7
FB10	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase FB10=F10-C10-C11
FB12	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase FB12=F12-C12
FB13	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase FB13=F13-C13
FB14	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'FB14=FB10+FB12+FB13
<b>Best Estimate of products with a surrender option</b>		
IA1	Best Estimate of products with a surrender option - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Insurance with profit participation
IA2	Best Estimate of products with a surrender option - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Index-linked and unit-linked insurance

ITEM		INSTRUCTIONS
IA4	Best Estimate of products with a surrender option - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Other life insurance
IA6	Best Estimate of products with a surrender option - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
IA9	Best Estimate of products with a surrender option - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase $IA9=IA1+IA2+IA4+IA6$
IA10	Best Estimate of products with a surrender option - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Health SLT insurance (direct business)
IA12	Best Estimate of products with a surrender option - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
IA14	Best Estimate of products with a surrender option - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase $IA14=IA10+IA12$

**Additional information**

J1, J2, J4, J6, J7, J9, J10, J12, J13, J14	Gross BE for different countries - Home country	Amount of gross BE by country of the location of risk underwritten, when the country is the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):  Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted) Total (Health similar to life insurance)
JA1, JA2, JA4, JA6, JA7, JA9, JA10, JA12, JA13, JA14	Gross BE for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	Amount of gross BE by country of the location of risk underwritten, for each of the countries in the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):  Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted) Total (Health similar to life insurance)

ITEM		INSTRUCTIONS
JE1, JE2, JE4, JE6, JE7, JE9, JE10, JE12, JE13, JE14	Gross BE for different countries - For EEA countries outside the materiality threshold	<p>Amount of gross BE by country of the location of risk underwritten, for EEA countries outside the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):</p> <p>Insurance with profit participation  Index-linked and unit-linked insurance  Other life insurance  Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations  Accepted reinsurance  Total (Life other than health insurance, incl. Unit-Linked)  Health insurance (direct business)  Annuities stemming from non-life insurance contracts and relating to health insurance obligations  Health reinsurance (reinsurance accepted)  Total (Health similar to life insurance)</p>
JF1, JF2, JF4, JF6, JF7, JF9, JF10, JF12, JF13, JF14	Gross BE for different countries - For non-EEA countries outside the materiality threshold	<p>Amount of gross BE by country of the location of risk underwritten, for non-EEA countries outside the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):</p> <p>Insurance with profit participation  Index-linked and unit-linked insurance  Other life insurance  Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations  Accepted reinsurance  Total (Life other than health insurance, incl. Unit-Linked)  Health SLT insurance (direct business)  Annuities stemming from non-life insurance contracts and relating to health insurance obligations  Health SLT reinsurance (reinsurance accepted)  Total (Health similar to life insurance)</p>
BA1	Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed benefits - Insurance with profit participation	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Insurance with profit participation</p>
BB1	Gross Best Estimate for Cash flow, Cash out-flows, Future discretionary benefits - Insurance with profit participation	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries) for future discretionary benefits (FDB), regarding LoB Insurance with profit participation. FDB means future benefits other than index-linked or unit-linked benefits of insurance or reinsurance contracts which have one of the following characteristics:</p> <p>a) The benefits are legally or contractually based on one or several of the following results:</p> <p>(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;</p> <p>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.</p>
BA2	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Index-linked and unit-linked insurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Insurance with profit participation</p>
BA4	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Other life insurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Other life insurance</p>
BA6	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations</p>



ITEM		INSTRUCTIONS
BA7	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Accepted reinsurance
BA10	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Health insurance (direct business)
BA12	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BA13	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Health SLT reinsurance (reinsurance accepted)
BC1	Gross Best Estimate for Cash flow, Cash out-flows, Future expenses and other cash out-flows - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Insurance with profit participation
BC2	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Index-linked and unit-linked insurance
BC4	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Other life insurance
BC6	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BC7	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Accepted reinsurance
BC9	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase $BC9=BC1+BC2+BC4+BC6+BC7$
BC10	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Health insurance (direct business)

ITEM		INSTRUCTIONS
BC12	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BC13	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Health SLT reinsurance (reinsurance accepted)
BC14	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BC14=BC10+BC12+BC13
BD1	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Insurance with profit participation.
BD2	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Index-linked and unit-linked insurance.
BD4	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Other life insurance
BD6	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BD7	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Accepted reinsurance
BD9	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase 'BD9=BD1+BD2+BD4+BD6+BD7
BD10	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Health insurance (direct business)
BD12	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BD13	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Health SLT reinsurance (reinsurance accepted)
BD14	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BD14=BD10+BD12+BD13

ITEM		INSTRUCTIONS
BF1	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Insurance with profit participation
BF2	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Index-linked and unit-linked insurance
BF4	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, including reinsurance premiums, regarding LoB Other life insurance
BF6	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BF7	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, including reinsurance premiums, regarding LoB Accepted reinsurance
BF9	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase 'BF9=BF1+BF2+BF4+BF6+BF7
BF10	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Health insurance (direct business)
BF12	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BF13	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Health SLT reinsurance (reinsurance accepted)
BF14	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BF14=BF10+BF12+BF13
O1, O2, O4, O6, O7, O10, O12, O13	Percentage of gross TP calculated using simplified methods	NOT APPLICABLE for the purpose of preparatory phase Indicate the percentage of gross TP calculated by using simplified methods, for each of the following lines of business: Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Health SLT insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health SLT reinsurance (reinsurance accepted)

ITEM		INSTRUCTIONS
P1, P2, P4, P6, P7, P10, P12, P13	Surrender value	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Indicate the amount of surrender value, as mentioned in art. 185 (3) (f) of the L1 directive, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option. Report to be made for the following LoB:</p> <ul style="list-style-type: none"> <li>Insurance with profit participation</li> <li>Index-linked and unit-linked insurance</li> <li>Other life insurance</li> <li>Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations</li> <li>Accepted reinsurance</li> <li>Health SLT insurance (direct business)</li> <li>Annuities stemming from non-life insurance contracts and relating to health insurance obligations</li> <li>Health SLT reinsurance (reinsurance accepted)</li> </ul>
P9	Surrender value, Total (Life other than health insurance, incl. Unit-Linked)	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>'P9=P1+P2+P4+P6+P7</p>
P14	Surrender value, Total (Health similar to life insurance)	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>'P14=P10+P12+P13</p>
Q1, Q2, Q4, Q6, Q7, Q10, Q12, Q13	Additional information in case of use of discount rates other than risk-free rates	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Indicate the amount of best estimate calculated using rates other than the risk-free rate as discount rates, for each of the following lines of business:</p> <ul style="list-style-type: none"> <li>Insurance with profit participation</li> <li>Index-linked and unit-linked insurance</li> <li>Other life insurance</li> <li>Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations</li> <li>Accepted reinsurance</li> <li>Health SLT insurance (direct business)</li> <li>Annuities stemming from non-life insurance contracts and relating to health insurance obligations</li> <li>Health SLT reinsurance (reinsurance accepted)</li> </ul>
Q9	Additional information in case of use of discount rates other than risk-free rates, Total (Life other than health insurance, incl. Unit-Linked)	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>'Q9=Q1+Q2+Q4+Q6+Q7</p>
Q14	Additional information in case of use of discount rates other than risk-free rates, Total (Health similar to life insurance)	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>'Q14=Q10+Q12+Q13</p>

## Technical Annex II: List of quantitative reporting items

### TP-E1-L

#### Non-life Technical Provisions - Best Estimate by country

##### ITEM

##### INSTRUCTIONS

#### **Technical provisions calculated as a whole - NOT APPLICABLE for the purpose of preparatory**

A1-L1	Technical provisions calculated as a whole (REPL.) - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of total TP in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
A2-L2	Direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the direct business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
A3-L3	Accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the accepted proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
M1-P1	Technical provisions calculated as a whole (REPL.) - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of total TP, for the accepted non-proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding accepted non-proportional reinsurance
M4-P4	Accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the accepted non-proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding accepted non-proportional reinsurance
Q1-Q4	Total Non-Life obligations, Technical provisions calculated as a whole	NOT APPLICABLE for the purpose of preparatory phase Q1=SUM(A1:P1) Q2=SUM(A2:L2) Q3=SUM(A3:L3) Q4=SUM(M4:P4)

#### **Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate - NOT APPLICABLE for the purpose of preparatory phase**

A5-L5	Premium provisions, Gross - direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
A6-L6	Premium provisions, Gross - accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
A8-L8	Premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance A8=A9+A10+A11 B8=B9+B10+B11 C8=C9+C10+C11 D8=D9+D10+D11 E8=E9+E10+E11 F8=F9+F10+F11 G8=G9+G10+G11 H8=H9+H10+H11 I8=I9+I10+I11 J8=J9+J10+J11 K8=K9+K10+K11 L8=L9+L10+L11

ITEM		INSTRUCTIONS
A9-L9	Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A10-L10	Premium provisions, Recoverables from SPV before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A11-L11	Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A12-L12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance
A13-L13	Net best estimate of Premium provisions - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of net best estimate for premium provisions, for each line of business  $A13=A5+A6-A12$ $B13=B5+B6-B12$ $C13=C5+C6-C12$ $D13=D5+D6-D12$ $E13=E5+E6-E12$ $F13=F5+F6-F12$ $G13=G5+G6-G12$ $H13=H5+H6-H12$ $I13=I5+I6-I12$ $J13=J5+J6-J12$ $K13=K5+K6-K12$ $L13=L5+L6-L12$
M7-P7	Premium provisions, Gross - accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross accepted non-proportional reinsurance business, for each line of business regarding accepted non-proportional reinsurance
M8-P8	Premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default, for each line of business regarding non-accepted proportional reinsurance  $M8=M9+M10+M11$ $N8=N9+N10+N11$ $O8=O9+O10+O11$ $P8=P9+P10+P11$

ITEM		INSTRUCTIONS
M9-P9	Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M10-P10	Premium provisions, Recoverables from SPV before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M11-P11	Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M12-P12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M13-P13	Net best estimate of Premium provisions - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of net best estimate for premium provisions, for each line of business regarding accepted non-proportional reinsurance M13=M7-M12 N13=N7-N12 O13=O7-O12 P13=P7-P12
Q5-Q13	Total Non-Life obligations, Premium provisions	NOT APPLICABLE for the purpose of preparatory phase Q5=SUM(A5:L5) Q6=SUM(A6:L6) Q7=SUM(M7:P7) Q8=SUM(A8:P8) Q9=SUM(A9:P9) Q10=SUM(A10:P10) Q11=SUM(A11:P11) Q12=SUM(A12:P12) Q13=SUM(A13:P13)
A14-L14	Claims provisions, Gross - direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
A15-L15	Claims provisions, Gross - accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance

ITEM		INSTRUCTIONS
A17-L17	Claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance</p> <p>A17=A18+A19+A20  B17=B18+B19+B20  C17=C18+C19+C20  D17=D18+D19+D20  E17=E18+E19+E20  F17=F18+F19+F20  G17=G18+G19+G20  H17=H18+H19+H20  I17=I18+I19+I20  J17=J18+J19+J20  K17=K18+K19+K20  L17=L18+L19+L20</p>
A18-L18	Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of best estimate for claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance</p>
A19-L19	Claims provisions, Recoverables from SPV before adjustment for expected losses - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of best estimate for claims provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance</p>
A20-L20	Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of best estimate for claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance</p>
A21-L21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance</p>
A22-L22	Net best estimate of Claims provisions - Direct business and accepted proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>The amount of net best estimate for claims provisions, for each line of business regarding direct business and accepted proportional reinsurance</p> <p>A22=A14+A15-A21  B22=B14+B15-B21  C22=C14+C15-C21  D22=D14+D15-D21  E22=E14+E15-E21  F22=F14+F15-F21  G22=G14+G15-G21  H22=H14+H15-H21  I22=I14+I15-I21  J22=J14+J15-J21  K22=K14+K15-K21  L22=L14+L15-L21</p>



ITEM		INSTRUCTIONS
M16-P16	Claims provisions, Gross - accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross accepted non-proportional reinsurance business, for each line of business regarding accepted non-proportional reinsurance
M17-P17	Claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default, for each line of business regarding non-accepted proportional reinsurance  $M17=M18+M19+M20$ $N17=N18+N19+N20$ $O17=O18+O19+O20$ $P17=P18+P19+P20$
M18-P18	Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M19-P19	Claims provisions, Recoverables from SPV before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M20-P20	Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M21-P21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M22-P22	Net best estimate of Claims provisions - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of net best estimate for claims provisions, for each line of business regarding accepted non-proportional reinsurance $M22=M16-M21$ $N22=N16-N21$ $O21=O16-O21$ $P22=P16-P21$
Q14-Q22	Total Non-Life obligations, Claims provisions	NOT APPLICABLE for the purpose of preparatory phase $Q14=SUM(A14:L14)$ $Q15=SUM(A15:L15)$ $Q16=SUM(M16:P16)$ $Q17=SUM(A17:P17)$ $Q18=SUM(A18:P18)$ $Q19=SUM(A19:P19)$ $Q20=SUM(A20:P20)$ $Q21=SUM(A21:P21)$ $Q22=SUM(A22:P22)$

ITEM		INSTRUCTIONS
A23-L23	Total best estimate, Gross - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of Total gross best estimate, for each line of business regarding direct business and accepted proportional reinsurance A23=A5+A6+A14+A15 B23=B5+B6+B14+B15 C23=C5+C6+C14+C15 D23=D5+D6+D14+D15 E23=E5+E6+E14+E15 F23=F5+F6+F14+F15 G23=G5+G6+G14+G15 H23=H5+H6+H14+H15 I23=I5+I6+I14+I15 J23=J5+J6+J14+J15 K23=K5+K6+K14+K15 L23=L5+L6+L14+L15
A24-L24	Total best estimate, Net - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of Total net best estimate, for each line of business regarding direct business and accepted proportional reinsurance A24=A13+A22 B24=B13+B22 C24=C13+C22 D24=D13+D22 E24=E13+E22 F24=F13+F22 G24=G13+G22 H24=H13+H22 I24=I13+I22 J24=J13+J22 K24=K13+K22 L24=L13+L22
M23-P23	Total best estimate, Gross - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of Total gross best estimate, for each line of business regarding accepted non-proportional reinsurance M23=M7+M16 N23=N7+N16 O23=O7+O16 P23=P7+P16
M24-L24	Total best estimate, Net - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of Total net best estimate, for each line of business regarding accepted non-proportional reinsurance M24=M13+M22 N24=N13+N22 O24=O13+O22 P24=P13+P22
A25-Q24	Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin	NOT APPLICABLE for the purpose of preparatory phase The amount of risk margin, as required by L1 (article 77 (3)). The risk margin is calculated to whole portfolio of (re) insurance obligations and then allocated to each single line of business, regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance
Q23	Total Non-Life obligations, Total best estimate - Gross	NOT APPLICABLE for the purpose of preparatory phase Q23=SUM(A23:P23)
Q24	Total Non-Life obligations, Total best estimate - Net	NOT APPLICABLE for the purpose of preparatory phase Q24=SUM(A24:P24)
Q25	Total Non-Life obligations, Total risk margin	NOT APPLICABLE for the purpose of preparatory phase Q25=SUM(A25:P25)

**ITEM**

**INSTRUCTIONS**

**Technical provisions - Total - NOT APPLICABLE for the purpose of preparatory phase**

A26-L26	Technical provisions, Total - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase B26=B1+B23+B25 C26=C1+C23+C25 D26=D1+D23+D25 E26=E1+E23+E25 F26=F1+F23+F25 G26=G1+G23+G25 H26=H1+H23+H25 I26=I1+I23+I25 J26=J1+J23+J25 K26=K1+K23+K25 L26=L1+L23+L25
A27-L27	Technical provisions, Total - Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase B27=B12+B21 C27=C12+C21 D27=D12+D21 E27=E12+E21 F27=F12+F21 G27=G12+G21 H27=H12+H21 I27=I12+I21 J27=J12+J21 K27=K12+K21 L27=L12+L21
A28-L28	Technical provisions, Total - Technical provisions minus recoverables from reinsurance and SPV - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase B28=B1+B24+B25 C28=C1+C24+C25 D28=D1+D24+D25 E28=E1+E24+E25 F28=F1+F24+F25 G28=G1+G24+G25 H28=H1+H24+H25 I28=I1+I24+I25 J28=J1+J24+J25 K28=K1+K24+K25 L28=L1+L24+L25
M26-P26	Technical provisions, Total - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase N26=N1+N23+N25 O26=O1+O23+O25 P26=P1+P23+P25
M27-M27	Technical provisions, Total - Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase N27=N12+N21 O27=O12+O21 P27=P12+P21
M28-P28	Technical provisions, Total - Technical provisions minus recoverables from reinsurance and SPV - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase N28=N1+N24+N25 O28=O1+O24+O25 P28=P1+P24+P25

**Additional information**

A29-P29	Additional information in case of use of discount rates other than risk- free rates	NOT APPLICABLE for the purpose of preparatory phase Discount rates used in case of use of rates other than the risk-free rate as discount rates for the calculation of technical provisions. Reported for each LoB regarding Direct business and accepted proportional reinsurance and Accepted non- proportional reinsurance
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ITEM		INSTRUCTIONS
A30-P30	Line of Business (LoB), further segmentation by (Homogeneous Risk Groups - HRG) - Premium provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding if the (re) insurance undertaking further segmented LoB into homogenous risk groups according to nature of the risks underlying the contract. The following options shall be used, for each line of business regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of premium provisions: The segmentation is performed in the respective LoB: Y The segmentation is not performed in the respective LoB: N
A31-P31	Number of HRG - Premium provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding the number of HRG in the segmentation, for each line of business where that segmentation was performed, regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of premium provisions
A32-P32	Line of Business (LoB), further segmentation by (Homogeneous Risk Groups - HRG) - Claims provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding if the (re) insurance undertaking further segmented LoB into homogenous risk groups according to nature of the risks underlying the contract. The following options shall be used, for each line of business regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of claims provisions: The segmentation is performed in the respective LoB: Y The segmentation is not performed in the respective LoB: N
A33-P33	Number of HRG - Claims provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding the number of HRG in the segmentation, for each line of business where that segmentation was performed, regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of claims provisions
A34-P34	Best estimate Premium Provisions, Cash out-flows, future benefits and claims	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A35-P35	Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A36-P36	Best estimate Premium Provisions, Cash in-flows, future premiums	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A37-P37	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
Q34-Q37	Total Non-Life obligations, Best estimate of Premium provisions - Gross	NOT APPLICABLE for the purpose of preparatory phase Q35=SUM(A35:P35) Q36=SUM(A36:P36) Q37=SUM(A37:P37)

ITEM		INSTRUCTIONS
A38-P38	Best estimate Claims Provisions, Cash out-flows, future benefits and claims	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A39-P39	Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A40-P40	Best estimate Claims Provisions, Cash in-flows, future premiums	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A41-P41	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct 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 Claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of stochastic a methodology for the cash-flow projection, it is required to report the average scenario
Q38-Q41	Total Non-Life obligations, Best estimate of Claims provisions - Gross	NOT APPLICABLE for the purpose of preparatory phase Q38=SUM(A38:P38) Q39=SUM(A39:P39) Q40=SUM(A40:P40) Q41=SUM(A41:P41)
A42-P42	Use of simplified methods and techniques to calculate technical provisions - Amount of TP calculated using simplified method and techniques	NOT APPLICABLE for the purpose of preparatory phase In case of use of simplified methods/ techniques to calculate technical provisions, report the percentage of TP calculated using those simplified method and techniques, for each LoB regarding Direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance
Q42	Total Non-Life obligations, Total amount of TP calculated using simplified methods and techniques	NOT APPLICABLE for the purpose of preparatory phase Q42=SUM(A42:P42)
A43-L43	Gross Best estimate for different countries - Home country	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria:  -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported

ITEM		INSTRUCTIONS
A44-L44 [one line for each country in the materiality threshold]	Gross Best estimate for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria:</p> <ul style="list-style-type: none"> <li>-localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;</li> <li>-country of underwriting for all other Line of business.</li> </ul> <p>Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported</p>
A45-L45	Total gross Best estimate for EEA countries outside the materiality threshold	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria:</p> <ul style="list-style-type: none"> <li>-localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;</li> <li>-country of underwriting for all other Line of business.</li> </ul> <p>Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported</p>
A46-L46	Total gross Best estimate for non-EEA countries outside the materiality threshold	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria:</p> <ul style="list-style-type: none"> <li>-localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;</li> <li>-country of underwriting for all other Line of business.</li> </ul> <p>Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported</p>
Q43-Q46	Total Non-Life obligations, Total amount of gross Best estimate by country	<p>Q43=SUM(A43:L43)  Q44=SUM(A44:L44)  Q45=SUM(A45:L45)  Q46=SUM(A46:L46)</p>

**Technical Annex II: List of quantitative reporting items**  
**TP-F1Q-L**  
**Life and Health SLT Technical Provisions**

<b>ITEM</b>		<b>INSTRUCTIONS</b>
<b><i>Technical provisions calculated as a whole</i></b>		
A1	Technical provisions calculated as a whole - Insurance with profit participation	Amount of Technical provisions calculated as a whole regarding LoB Insurance with profit participation See cross-templates checks tab CQS 16 See cross-templates checks tab CAS 30 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34 See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
A3	Technical provisions calculated as a whole - Index-linked and unit-linked insurance	Amount of Technical provisions calculated as a whole regarding LoB Index-linked and unit-linked insurance
A5	Technical provisions calculated as a whole - Other life insurance	Amount of Technical provisions calculated as a whole regarding LoB Other life insurance See cross-templates checks tab CQS 16 See cross-templates checks tab CAS 30
A6	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 16 See cross-templates checks tab CAS 30
A7	Technical provisions calculated as a whole - Accepted reinsurance	Amount of Technical provisions calculated as a whole regarding LoB Life accepted reinsurance $A7=A7A+A7B+A7C$ See cross-templates checks tab CQS 16 See cross-templates checks tab CAS 30
A7A	Technical provisions calculated as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))
A7B	Technical provisions calculated as a whole - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))

ITEM		INSTRUCTIONS
A7C	Technical provisions calculated as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))
A9	Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit-Linked)	$A9=A1+A3+A5+A6+A7$
A10	Technical provisions calculated as a whole - Health insurance (direct business)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 13 See cross-templates checks tab CAS 27
A12	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 13 See cross-templates checks tab CAS 27
A13	Technical provisions calculated as a whole - Health reinsurance (reinsurance accepted)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 13 See cross-templates checks tab CAS 27
A14	Technical provisions calculated as a whole - Total (Health similar to life insurance)	$A14=A10+A12+A13$

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

B1	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Insurance with profit participation	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Insurance with profit participation See cross-templates checks tab CQS 17 See cross-templates checks tab CAS 31 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 56 See cross-templates checks tab CAS 57 See cross-templates checks tab CAS 58 See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75 See cross-templates checks tab CQS 62 See cross-templates checks tab CAS 76 See cross-templates checks tab CQS 63 See cross-templates checks tab CAS 77
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ITEM		INSTRUCTIONS
B2	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 19 See cross-templates checks tab CAS 33
B3	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 19 See cross-templates checks tab CAS 33
B4	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 17 See cross-templates checks tab CAS 31
B5	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 17 See cross-templates checks tab CAS 31
B6	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 17 See cross-templates checks tab CAS 31
B7	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Accepted reinsurance	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 17 See cross-templates checks tab CAS 31
B9	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Total (Life other than health insurance, incl. Unit-Linked)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked) $B9 = \text{SUM}(B1:B7)$
B10	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 14 See cross-templates checks tab CAS 28

ITEM		INSTRUCTIONS
B11	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 14 See cross-templates checks tab CAS 28
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 14 See cross-templates checks tab CAS 28
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accepted)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 14 See cross-templates checks tab CAS 28
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Total (Health similar to life insurance)	B14=SUM(B10:B13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 5 See cross-templates checks tab CQS 24 See cross-templates checks tab CAS 38 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 56 See cross-templates checks tab CAS 57 See cross-templates checks tab CAS 58 See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75 See cross-templates checks tab CQS 62 See cross-templates checks tab CAS 76 See cross-templates checks tab CQS 63 See cross-templates checks tab CAS 77 See cross-templates checks tab CAS 19
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 6 See cross-templates checks tab CAS 20
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 6 See cross-templates checks tab CAS 20

<b>ITEM</b>		<b>INSTRUCTIONS</b>
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 5
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) $C9 = \text{SUM}(C1:C7)$
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18

ITEM		INSTRUCTIONS
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	C14=SUM(C10:C13)
E1	Risk Margin - Insurance with profit participation	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 18 See cross-templates checks tab CAS 32 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
E2	Risk Margin - Index-linked and unit-linked insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Index-linked and unit-linked insurance
E4	Risk Margin - Other life insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance See cross-templates checks tab CQS 18 See cross-templates checks tab CAS 32
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 18 See cross-templates checks tab CAS 32
E7	Risk Margin - Accepted reinsurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Life accepted reinsurance See cross-templates checks tab CQS 18 See cross-templates checks tab CAS 32
E9	Risk Margin - Total (Life other than health insurance, incl. Unit-Linked)	E9=E1+E2+E4+E6+E7
E10	Risk Margin - Health insurance (direct business)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 15 See cross-templates checks tab CAS 29
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 15 See cross-templates checks tab CAS 29

ITEM		INSTRUCTIONS
E13	Risk Margin - Health reinsurance (reinsurance accepted)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 15 See cross-templates checks tab CAS 29
E14	Risk Margin - Total (Health similar to life insurance)	$E14=E10+E12+E13$

**Technical provisions - Total**

F1	Technical Provisions - Total - Insurance with profit participation	$F1=A1+B1+E1$
F2	Technical Provisions - Total - Index-linked and unit-linked insurance	$F2=A3+B2+B3+E2$
F4	Technical Provisions - Total - Other life insurance	$F4=A5+B4+B5+E4$
F6	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	$F6=A6+B6+E6$
F7	Technical Provisions - Total - Accepted reinsurance	$F7=A7+B7+E7$
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit-Linked)	$F9=F1+F2+F4+F6+F7$
F10	Technical Provisions - Total - Health insurance (direct business)	$F10=A10+B10+B11+E10$
F12	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	$F12=A12+B12+E12$
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	$F13=A13+B13+E13$
F14	Technical Provisions - Total - Total (Health similar to life insurance)	$F14=F10+F12+F13$

**Technical Annex II: List of quantitative reporting items**  
**TP-E1Q-L**  
**Non-life Technical Provisions**

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

A22-P22	Net best estimate of Claims provisions	<p>The amount of net best estimate for claims provisions, for each line of business</p> <p>A22=A14-A21  B22=B14-B21  C22=C14-C21  D22=D14-D21  E22=E14-E21  F22=F14-F21  G22=G14-G21  H22=H14-H21  I22=I14-I21  J22=J14-J21  K22=K14-K21  L22=L14-L21  M22=M14-M21  N22=N14-N21  O22=O14-O21  P22=P14-P21</p>
Q14-Q22	Total Non-Life obligations, Claims provisions	<p>Q14=SUM(A14:P14)  Q21=SUM(A21:P21)  Q22=SUM(A22:P22)</p>
A23-P23	Total best estimate, Gross	<p>The amount of Total gross best estimate, for each line of business</p> <p>A23=A5+A14 See cross-templates checks tab CQS 11 &amp; See cross-templates checks tab CAS 25  B23=B5+B14 See cross-templates checks tab CQS 11 &amp; See cross-templates checks tab CAS 25  C23=C5+C14 See cross-templates checks tab CQS 11 &amp; See cross-templates checks tab CAS 25  D23=D5+D14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  E23=E5+E14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  F23=F5+F14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  G23=G5+G14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  H23=H5+H14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  I23=I5+I14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  J23=J5+J14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  K23=K5+K14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  L23=L5+L14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  M23=M5+M14 See cross-templates checks tab CQS 11 &amp; See cross-templates checks tab CAS 25  N23=N5+N14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  O23=O5+O14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22  P23=P5+P14 See cross-templates checks tab CQS 8 &amp; See cross-templates checks tab CAS 22</p>

A24-P24	Total best estimate, Net	<p>The amount of Total net best estimate, for each line of business</p> <p>A24=A13+A22 See cross-templates checks tab CQS 26 &amp; See cross-templates checks tab CQS 45 &amp; See cross-templates checks tab CAS 40 &amp; See cross-templates checks tab CAS 59</p> <p>B24=B13+B22 See cross-templates checks tab CQS 27 &amp; See cross-templates checks tab CQS 46 &amp; See cross-templates checks tab CAS 41 &amp; See cross-templates checks tab CAS 60</p> <p>C24=C13+C22 See cross-templates checks tab CQS 28 &amp; See cross-templates checks tab CQS 47 &amp; See cross-templates checks tab CAS 42 &amp; See cross-templates checks tab CAS 61</p> <p>D24=D13+D22 See cross-templates checks tab CQS 29 &amp; See cross-templates checks tab CQS 48 &amp; See cross-templates checks tab CAS 43 &amp; See cross-templates checks tab CAS 62</p> <p>E24=E13+E22 See cross-templates checks tab CQS 30 &amp; See cross-templates checks tab CQS 49 &amp; See cross-templates checks tab CAS 44 &amp; See cross-templates checks tab CAS 63</p> <p>F24=F13+F22 See cross-templates checks tab CQS 31 &amp; See cross-templates checks tab CQS 50 &amp; See cross-templates checks tab CAS 45&amp; See cross-templates checks tab CAS 64</p> <p>G24=G13+G22 See cross-templates checks tab CQS 32 &amp; See cross-templates checks tab CQS 51 &amp; See cross-templates checks tab CAS 46&amp; See cross-templates checks tab CAS 65</p> <p>H24=H13+H22 See cross-templates checks tab CQS 33 &amp; See cross-templates checks tab CQS 52 &amp; See cross-templates checks tab CAS 47 &amp; See cross-templates checks tab CAS 66</p> <p>I24=I13+I22 See cross-templates checks tab CQS 34 &amp; See cross-templates checks tab CQS 53 &amp; See cross-templates checks tab CAS 48 &amp; See cross-templates checks tab CAS 67</p> <p>J24=J13+J22 See cross-templates checks tab CQS 35 &amp; See cross-templates checks tab CQS 54 &amp; See cross-templates checks tab CAS 49 &amp; See cross-templates checks tab CAS 68</p> <p>K24=K13+K22 See cross-templates checks tab CQS 36 &amp; See cross-templates checks tab CQS 55 &amp; See cross-templates checks tab CAS 50 &amp; See cross-templates checks tab CAS 69</p> <p>L24=L13+L22 See cross-templates checks tab CQS 37 &amp; See cross-templates checks tab CQS 56 &amp; See cross-templates checks tab CAS 51 &amp; See cross-templates checks tab CAS 70</p> <p>M24=M13+M22 See cross-templates checks tab CQS 39 &amp; See cross-templates checks tab CQS 58 &amp; See cross-templates checks tab CAS 53 &amp; See cross-templates checks tab CAS 72</p> <p>N24=N13+N22 See cross-templates checks tab CQS 38 &amp; See cross-templates checks tab CQS 57 &amp; See cross-templates checks tab CAS 52 &amp; See cross-templates checks tab CAS 71</p> <p>O24=O13+O22 See cross-templates checks tab CQS 40 &amp; See cross-templates checks tab CQS 60 &amp; See cross-templates checks tab CAS 54 &amp; See cross-templates checks tab CAS 74</p> <p>P24=P13+P22 See cross-templates checks tab CQS 41 &amp; See cross-templates checks tab CQS 59 &amp; See cross-templates checks tab CAS 55 &amp; See cross-templates checks tab CAS 73</p>
A25-P25	Risk margin	<p>The amount of risk margin, as required by L1 (article 77 (3)). The risk margin is calculated to whole portfolio of (re) insurance obligations and then allocated to each single line of business</p> <p>See cross-templates checks tab CQS 9</p> <p>See cross-templates checks tab CAS 23</p> <p>See cross-templates checks tab CQS 12</p> <p>See cross-templates checks tab CAS 26</p>
Q23	Total Non-Life obligations, Total best estimate - Gross	<p>Q23=SUM(A23:P23)</p> <p>See cross-templates checks tab CQS 25</p>
Q24	Total Non-Life obligations, Total best estimate - Net	<p>Q24=SUM(A24:P24)</p>
Q25	Total Non-Life obligations, Total risk margin	<p>Q25=SUM(A25:P25)</p>



**Technical provisions - Total**

A26-P26	Technical provisions - Total	<p>The amount of Total technical provisions, for each line of business</p> <p>A26=A1+A23+A25  B26=B1+B23+B25  C26=C1+C23+C25  D26=D1+D23+D25  E26=E1+E23+E25  F26=F1+F23+F25  G26=G1+G23+G25  H26=H1+H23+H25  I26=I1+I23+I25  J26=J1+J23+J25  K26=K1+K23+K25  L26=L1+L23+L25  M26=M1+M23+M25  N26=N1+N23+N25  O26=O1+O23+O25  P26=P1+P23+P25</p>
A27-P27	Technical provisions, Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Total	<p>The amount of Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default, for each line of business</p> <p>A27=A12+A21 See cross-templates checks tab CQS 3 &amp; See cross-templates checks CAS 17  B27=B12+B21 See cross-templates checks tab CQS 3 &amp; See cross-templates checks CAS 17  C27=C12+C21 See cross-templates checks tab CQS 3 &amp; See cross-templates checks CAS 17  D27=D12+D21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  E27=E12+E21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  F27=F12+F21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab COS 2  G27=G12+G21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab COS 2  H27=H12+H21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  I27=I12+I21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  J27=J12+J21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab COS 2  K27=K12+K21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab COS 2  L27=L12+L21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  M27=M12+M21 See cross-templates checks tab CQS 3 &amp; See cross-templates checks CAS 17  N27=N12+N21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2  O27=O12+O21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab COS 2  P27=P12+P21 See cross-templates checks tab CAS 16 &amp; See cross-templates checks tab CQS 2</p>
A28-P28	Technical provisions, Technical provisions minus recoverables from reinsurance and SPV - Total	<p>The amount of Technical provisions minus recoverables from reinsurance and SPV, for each line of business</p> <p>A28=A1+A24+A25  B28=B1+B24+B25  C28=C1+C24+C25  D28=D1+D24+D25  E28=E1+E24+E25  F28=F1+F24+F25  G28=G1+G24+G25  H28=H1+H24+H25  I28=I1+I24+I25  J28=J1+J24+J25  K28=K1+K24+K25  L28=L1+L24+L25  M28=M1+M24+M25  N28=N1+N24+N25  O28=O1+O24+O25  P28=P1+P24+P25</p>

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

**Technical Annex II: List of quantitative reporting items  
OF-B1Q-L  
Own Funds**

ITEM		INSTRUCTIONS
A1	Ordinary share capital (gross of own shares) – total	Ordinary share capital (gross of own shares). This is the ordinary share capital of the undertaking which fully satisfies the criteria for Tier 1 or Tier 2 items. Any share capital which does not fully satisfy the criteria should be treated as preference share capital notwithstanding their description or designation. $A1=B1+C1$
B1	Ordinary share capital (gross of own shares) – tier 1 unrestricted	This is the amount of paid up ordinary share capital which meets the criteria for Tier 1 - unrestricted
C1	Ordinary share capital (gross of own shares) – tier 2	This is the amount of called up ordinary share capital which meets the criteria for Tier 2
A1A	Non-available called but not paid in ordinary share capital at group level	This is the total amount of called but not paid in ordinary share capital which is deemed non-available as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. $A1A=C1A$
C1A	Non-available called but not paid in ordinary share capital at group level – tier 2	This is the total amount of called but not paid in ordinary share capital which is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
A2	Share premium account related to ordinary share capital - total	The total share premium account related to ordinary share capital of the undertaking. $A2 = B2 + C2$
B2	Share premium account related to ordinary shares – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 1 unrestricted because it relates to share capital treated as unrestricted Tier 1
C2	Share premium account related to ordinary shares – tier 2	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 2 because it relates to share capital treated as Tier 2
A3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings - total	The initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings. $A3 = B3 + C3$
B3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings – tier 1 unrestricted	This is the amount of the initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 1 unrestricted
C3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings – tier 2	This is the amount of the initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 2
A4	Subordinated mutual member accounts – total	This is the total of subordinated mutual member accounts. $A4 = B4 + C4 + D4$
B4	Subordinated mutual member accounts – tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted
C4	Subordinated mutual member accounts – tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2
D4	Subordinated mutual member accounts – tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3
A5	Non-available subordinated mutual member accounts at group level - total	This is the total amount of subordinated mutual member accounts which are deemed not available at group level, as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. $A5 = B5 + C5 + D5$
B5	Non-available subordinated mutual member accounts at group level – tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted This data item is only applicable when reporting at group level
C5	Non-available subordinated mutual member accounts at group level – tier 2	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D5	Non-available subordinated mutual member accounts at group level – tier 3	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A6	Surplus funds – total	This is the total of surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC). $A6 = B6$
B6	Surplus funds – tier 1 unrestricted	This is the surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC) which are regarded as Tier 1, unrestricted items
A7	Non-available surplus funds at group level) -total	This is the total amount of surplus funds which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). $A7=B7$ This data item is only applicable when reporting at group level

B7	Non-available surplus funds at group level) – tier 1 unrestricted	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted items. This data item is only applicable when reporting at group level
A8	Preference shares – total	This is the total of preference shares issued by the undertaking. $A8 = B8 + C8 + D8$
B8	Preference shares – tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted
C8	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2
D8	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3
A9	Share premium account related to preference shares – total	The total share premium account related to preference share capital of the undertaking. $A9 = B9 + C9 + D9$
B9	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items
C9	Share premium account related to preference shares – tier 2	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2
D9	Share premium account related to preference shares – tier 3	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3
A10	Non-available preference shares at group level – total	This is the total amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level. $A10 = B10 + C10 + D10$
B10	Non-available preference shares at group level – tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C10	Non-available preference shares at group level – tier 2	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D10	Non-available preference shares at group level – tier 3	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A11	Non-available share premium account related to preference shares at group level – total	This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level $A11 = B11 + C11 + D11$
B11	Non-available share premium account related to preference shares at group level – tier 1 restricted items	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 1 restricted items (see B9 for definition). This data item is only applicable when reporting at group level
C11	Non-available share premium account related to preference shares at group level – tier 2	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
D11	Non-available share premium account related to preference shares at group level – tier 3	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 3. This data item is only applicable when reporting at group level
A12	Reconciliation reserve (solo)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring fenced funds) but it also reconciles difference between accounting valuation and Solvency 2 valuation $A12 = B12$
B12	Reconciliation reserve - tier 1 unrestricted (solo)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring fenced funds), but it also reconciles difference between accounting valuation and Solvency 2 valuation $B12 = B29$
A12A	Reconciliation reserve (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. $A12A = B12A$ This data item is only applicable when reporting at group level
B12A	Reconciliation reserve – tier 1 unrestricted (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. $B12A = B29A$ This data item is only applicable when reporting at group level
A13	Subordinated liabilities – total	This is the total of subordinated liabilities issued by the undertaking. $A13 = B13 + C13 + D13$
B13	Subordinated liabilities – tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 1 restricted items
C13	Subordinated liabilities – tier 2	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 2
D13	Subordinated liabilities – tier 3	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 3

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

A18	Minority interests at group level (if not reported as part of another own fund item)– total	This may only be completed by groups and is the total of minority interests in the group being reported upon. This lines should be reported if minority interests have not been already included in other items of BOF (i.e. minority interests should not be counted twice). $A18=B18+B18A+C18+D18$
B18	Minority interests at group level (if not reported as part of another own fund item)– tier 1 unrestricted items	he amount of minority interests in the group being reported upon that meets the criteria for Tier 1 unrestricted items. This is only reported by groups
B18A	Minority interests at group level (if not reported as part of another own fund item)– tier 1 restricted items	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 1 restricted items
C18	Minority interests at group level (if not reported as part of another own fund item)– tier 2	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 2
D18	Minority interests at group level (if not reported as part of another own fund item)– tier 3	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 3
A19	Non available minority interests at group level () – total	This is the total amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive. This is only applicable when reporting at group level. $A19=B19+B19A+C19+D19$
B19	Non available minority interests at group level – tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted. This data item is only applicable at group level
B19A	Non available minority interests at group level – tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted. This data item is only applicable at group level
C19	Non available minority interests at group level – tier 2	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable at group level
D19	Non available minority interests at group level – tier 3	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
B502	Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	These items are either: i) items that appear in the lists of own fund items, but fail to meet the classification criteria-or the transitional provisions; or ii) items intended to perform the role of own funds which are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. Subordinated liabilities which do not count as basic own funds should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS-C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab CAS 78
A503	Deduction for participations in financial and credit institutions solo - total	This is the total deduction for participations in financial and credit institutions. The reporting of this data item is only applicable to solo reporting $A503=B503+C503+D503$ See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B503	Deduction for participations in financial and credit institutions - tier 1 unrestricted items	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted. The reporting of this data item is only applicable to solo reporting
C503	Deduction for participations in financial and credit institutions - tier 1 restricted items	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted. The reporting of this data item is only applicable to solo reporting
D503	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. The reporting of this data item is only applicable to solo reporting
A603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) total	This is the total of deductions of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive. $A603=B603+C603+D603$ This data item is only applicable when reporting at group level
B603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 unrestricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 unrestricted items. This data item is only applicable when reporting at group level
C603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 restricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level

D603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 2	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive., tier 2. This data item is only applicable when reporting at group level
A604	Deductions for participations where there is non-availability of information (Article 229) – total	This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive. $A604 = B604 + C604 + D604 + E604$ This data item is only applicable when reporting at group level
B604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 unrestricted items.	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, tier 1 unrestricted items. This data item is only applicable when reporting at group level
C604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 restricted items	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level
D604	Deductions for participations where there is non-availability of information (Article 229) – tier 2	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 2. This data item is only applicable when reporting at group level
E604	Deductions for participations where there is non-availability of information (Article 229) – tier 3	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 3. This data item is only applicable when reporting at group level
A605	Deduction for participations when using D&A or combination of methods (Article 233) – total	This is the deduction of the participations in related undertakings when using the Deduction and Aggregation method or a combination of methods (Art. 233 of the directive) . $A605 = B605 + C605 + D605 + E605$ This data item is only applicable when reporting at group level
B605	Deduction for participations when using D&A or combination of methods (Article 233) – tier 1 unrestricted items	This is the deduction of the participations in related undertakings when using the Deduction and Aggregation method or a combination of methods (Art. 233 of the directive) , – tier 1 unrestricted items. This data item is only applicable when reporting at group level
C605	Deduction for participations when using D&A or combination of methods (Article 233) – tier 1 restricted items	This is the deduction of the participations in related undertakings when using the Deduction and Aggregation method or a combination of methods (Art. 233 of the directive) , tier 1 restricted items. This data item is only applicable when reporting at group level
D605	Deduction for participations when using D&A or combination of methods (Article 233) – tier 2	This is the deduction of the participations in related undertakings when using the Deduction and Aggregation method or a combination of methods (Art. 233 of the directive) , tier 2. This data item is only applicable when reporting at group level
E605	Deduction for participations when using D&A or combination of methods (Article 233) – tier 3	This is the deduction of the participations in related undertakings when using the Deduction and Aggregation method or a combination of methods (Art. 233 of the directive), tier 3 . This data item is only applicable when reporting at group level
A606	Total of non-available own fund items at group level – total	This is the total of non- available own funds items. $A606 = A1A+A5+A7+A10+A11+A14+A15A+A17+A19$ This data item is only applicable when reporting at group level
B606	Total of non-available own fund items – Tier 1 unrestricted items	This is the total of non- available own funds items in Tier 1 unrestricted items. $B606= B7+B17+B19$ This data item is only applicable when reporting at group level
C606	Total of non-available own fund items – tier 1 restricted items	This is the total of non-available own fund items – tier 1 restricted items. $C606= B5+B10+B11+B14+B17A+B19A$ This data item is only applicable when reporting at group level
D606	Total of non-available own fund items – tier 2	This is the total of non-available own fund items – tier 2. $D606=C1A+C5+C10+C11+C14+C17+C19$ This data item is only applicable when reporting at group level
E606	Total of non-available own fund items – tier 3	This is the total of non-available own fund items – tier 3. $E606=D5+D10+D11+D14+D15A+D17+D19$ This data item is only applicable when reporting at group level
A607	Total deductions – total	This is a total amount of deductions not included in the reconciliation reserves. $A607=A503+A603+A604+A605+A606$
B607	Total deductions – tier 1 unrestricted items	This is a total amount of deductions from tier 1 unrestricted not included in the reconciliation reserves. $B607=B503+B603+B604+B605+B606$
C607	Total deductions – tier 1 restricted items	This is a total amount of deductions from tier 1 restricted not included in the reconciliation reserves. $C607=C503+C603+C604+C605+C606$
D607	Total deductions – tier 2	This is a total amount of deductions from tier 2 not included in the reconciliation reserves. $D607=D503+D603+D604+D605+D606$
E607	Total deductions – tier 3	This is a total amount of deductions from tier 3 not included in the reconciliation reserves. $E607=E503+E603+E604+E605+E606$
A20	Total basic own funds after adjustments (solo)	This is the total of all items of basic own funds after adjustments for a solo undertaking. $A20= A1+A2+A3+A4+A6+A8+A9+A12+A13+A15+A16-B502-A503$ See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B20	Total basic own funds after adjustments (solo) – tier 1 unrestricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted items for a solo undertaking. $B20= B1+B2+B3+B6+B12+B16-B502-B503$

B20A	Total basic own funds after adjustments (solo) – tier 1 restricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 restricted items for a solo undertaking. $B20A = B4 + B8 + B9 + B13 + B16A - C503$
C20	Total basic own funds after adjustments (solo) – tier 2	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 2 for a solo undertaking. $C20 = C1 + C2 + C3 + C4 + C8 + C9 + C13 + C16 - D503$
D20	Total basic own funds after adjustments (solo) – tier 3	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 3 for a solo undertaking. $D20 = D4 + D8 + D9 + D13 + D15 + D16 - F502$
A21	Minimum consolidated group solvency capital requirement	This is the total of all items of basic own funds after adjustments for a group. $A21 = A1 + A2 + A3 + A4 + A6 + A8 + A9 + A12A + A13 + A16 + A18 - A607$
B21	Minimum consolidated group solvency capital requirement – tier 1 unrestricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted for a group. $B21 = B1 + B2 + B3 + B6 + B12A + B16 + B18 - B607$
B21A	Minimum consolidated group solvency capital requirement – tier 1 restricted items	These are the total basic own funds after adjustments (group) – tier 1 restricted items $B21A = B4 + B8 + B9 + B13 + B16A + B18A - C607$
C21	Minimum consolidated group solvency capital requirement – tier 2	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 2 for a group. $C21 = C1 + C2 + C3 + C4 + C8 + C9 + C13 + C16 + C18 - D607$
D21	Minimum consolidated group solvency capital requirement – tier 3	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 3 for a group. $D21 = D4 + D8 + D9 + D13 + D15 + D16 + D18 - E607$

#### Ancillary own funds

A33	Unpaid and uncalled ordinary share capital callable on demand – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid share capital that has not been called up $A33 = C33$
C33	Unpaid and uncalled ordinary share capital callable on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid share capital that has not been called up, that meets the criteria for Tier 2
A34	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings which has not been called up. $A34 = C34$
C34	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings which has not been called up, that meets the criteria for Tier 2
A35	Unpaid and uncalled preference shares callable on demand – total	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up. $A35 = C35 + D35$
C35	Unpaid and uncalled preference shares callable on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up, that meets the criteria for Tier 2
D35	Unpaid and uncalled preference shares callable on demand – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up. That meets the criteria for Tier 3
A36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand. $A36 = C36 + D36$
C36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2
D36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3
A37	Letters of credit and guarantees under Article 96(2) of the Framework Directive – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of letters of credit and guarantees which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. $A37 = C37$
C37	Letters of credit and guarantees under Article 96(2) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC, which meet the criteria for Tier 2
A38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of letters of credit and guarantees, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC $A38 = C38 + D38$



C38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC, which meet the criteria for Tier 2
D38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC, which meet the criteria for Tier 3
A39	Supplementary members calls under Article 96(3) of the Framework Directive - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, with the following 12 months. $A39 = C39$
C39	Supplementary members calls under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, with the following 12 months, that meet the criteria for Tier 2
A40	Supplementary members calls - other than under Article 96(3) of the Framework Directive	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, other than within the following 12 months. $A40 = C40 + D40$
C40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, other than within the following 12 months, that meet the criteria for Tier 2
D40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, other than within the following 12 months, that meet the criteria for Tier 3
A41	Non available ancillary own funds at group level – total	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive. $A41 = C31 + D41$
C41	Non available ancillary own funds at group level – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2
D41	Non available ancillary own funds at group level – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3
A42	Other ancillary own funds - total	During interim reporting, this is the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2. $A42 = C42 + D42$
C42	Other ancillary own funds – tier 2	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 2
D42	Other ancillary own funds – tier 3	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 3
A43	Total ancillary own funds (solo)	This is the total of the items that comprise ancillary own funds for a solo undertaking. $A43 = C43 + D43$
C43	Total ancillary own funds (solo)– tier 2	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 2. $C43 = \text{SUM}(C33:C40) + C42$
D43	Total ancillary own funds (solo) – tier 3	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 3. $D43 = D35 + D36 + D38 + D40 + D42$
A44	Total ancillary own funds (group)	This is the total of the items that comprise ancillary own funds for a group. $A44 = C44 + D44$
C44	Total ancillary own funds (group)– tier 2	This is the amount of the items that comprise ancillary own funds for a group for that meet the criteria for Tier 2. $C44 = \text{SUM}(C33:C40) - C41 + C42$
D44	Total ancillary own funds (group) – tier 3	This is the amount of the items that comprise ancillary own funds for a group, that meet the criteria for Tier 3. $D44 = D35 + D36 + D38 + D40 - D41 + D42$
<b>Available and eligible own funds solo</b>		
A46	Total available own funds to meet the SCR (solo) - total	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking. $A46 = B46 + C46 + D46 + E46$

B46	Total available own funds to meet the SCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. $B46 = B20$
C46	Total available own funds to meet the SCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. $C46 = B20A$
D46	Total available own funds to meet the SCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 2. $D46 = C20 + C43$
E46	Total available own funds to meet the SCR (solo) – tier 3	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 3. $E46 = D20 + D43$
A47	Total available own funds to meet the MCR (solo)	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking. $A47 = B47 + C47 + D47$
B47	Total available own funds to meet the MCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. $B47 = B46$
C47	Total available own funds to meet the MCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. $C47 = C46$
D47	Total available own funds to meet the MCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 2. $D47 = C20$
A50	Total eligible own funds to meet the SCR	This is the total own funds which are eligible under the limits. $A50 = B50 + C50 + D50 + E50$
B50	Total eligible own funds to meet the SCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items. $B50 = B46$
C50	Total eligible own funds to meet the SCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 1 restricted items. $C50 = \text{MAX}(0, (\text{MIN}(B50 * 0.25, C46)))$
D50	Total eligible own funds to meet the SCR – tier 2	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 2. $D50 = \text{MAX}(0, (\text{MIN}(0.5 * A52, ((C46) - C50) + (D46))))$
E50	Total eligible own funds to meet the SCR – tier 3	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 3. $E50 = \text{MAX}(0, \text{MIN}((0.5 * A52) - D50, 0.15 * A52, (E46)))$
A51	Total eligible own funds to meet the MCR	This is the total own funds which are eligible under the limits to meet the MCR. $A51 = B51 + C51 + D51$
B51	Total eligible own funds to meet the MCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 unrestricted items. $B51 = B50$
C51	Total eligible own funds to meet the MCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 restricted items $C51 = C50$
D51	Total eligible own funds to meet the MCR – tier 2	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 2. $D51 = \text{MAX}(0, (\text{MIN}(0.2 * A53, ((C46) - C51) + (D46))))$
A52	SCR (solo)	This is the total SCR of the undertaking and should correspond to SCR number disclosed on relevant SCR template: if the undertaking is using a full internal model (SCR B3C) or a partial internal model or the standard formula (SCR B2A).
A53	MCR (solo)	This is the MCR of the undertaking and should correspond to the total MCR disclosed in MCR B2A
A54	Ratio of eligible own funds to SCR	NOT APPLICABLE for the purpose of preparatory phase This is the ratio of eligible own funds to the SCR.
A55	Ratio of eligible own funds to MCR	NOT APPLICABLE for the purpose of preparatory phase This is the ratio of eligible own funds to the MCR

**Available and eligible own funds (group)**

A45	Investment firms and financial institutions	Own funds in investment firms and financial institutions.
A45A	Institutions for occupational retirement provision	Own funds in institutions for occupational retirement provision.
A45B	Non regulated entities carrying out financial activities	Own funds in Non regulated entities carrying out financial activities.
A45C	Total own funds of other financial sectors	Total own funds in other financial sectors. $A45C = A45 + A45A + A45B$
A45D	Own funds of related undertakings when using the D&A and or a combination of method - Total	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods
B45D	Own funds of related undertakings when using the D&A and or a combination of method - Tier 1 unrestricted	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 unrestricted

C45D	Own funds of related undertakings when using the D&A and or a combination of method - Tier 1 restricted	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 restricted
D45D	Own funds of related undertakings when using the D&A and or a combination of method - Tier 2	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 2
E45D	Own funds of related undertakings when using the D&A and or a combination of method - Tier 3	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 3
A45E	Own funds of related undertakings when using the D&A and a combination of method without IGT - Total	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds
B45E	Own funds of related undertakings when using the D&A and a combination of method without IGT – Tier 1 unrestricted items	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds , classified as Tier 1 unrestricted items
C45E	Own funds of related undertakings when using the D&A and a combination of method without IGT – Tier 1 restricted items	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted
D45E	Own funds of related undertakings when using the D&A and a combination of method without IGT – Tier 2	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2
E45E	Own funds of related undertakings when using the D&A and a combination of method without IGT – Tier 3	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3
A48	Total available own funds to meet the SCR (group)	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group. $A48=B48+C48+D48+E48$
B48	Total available own funds to meet the SCR (group) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items. $B48 = B1+B2+B3+B6-B7+B12+b16-B17-B18-B19$
C48	Total available own funds to meet the SCR (group) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 restricted items. $C48 = B4-B5+B8+B9-B10-B11+B13-B14$
D48	Total available own funds to meet the SCR (group) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 2. $D48=C21+C44$
E48	Total available own funds to meet the SCR (group) – tier 3	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 3. $E48=D21+D44$
A49	Total available own funds to meet the minimum group SCR (group)	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum group SCR. $A49=B49+C49+D49$
B49	Total available own funds to meet the minimum group SCR (group) – tier 1 unrestricted items	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items.
C49	Total available own funds to meet the minimum group SCR (group) – tier 1 restricted items	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 restricted items
D49	Total available own funds to meet the minimum group SCR (group) – tier 2	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2. $D49=C21$
A50A	Total eligible own funds to meet the SCR (group)– total	This is the total group own funds which are eligible under the limits. $A50A = B50A+C50A+D50A+E50A$
B50A	Total eligible own funds to meet the SCR (group) – tier 1 unrestricted items	This is the total group own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items $B50A=B48$
C50A	Total eligible own funds to meet the SCR (group)– tier 1 restricted items	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 restricted items $C50A=MAX(0,(MIN(A52A*0.25, C48)))$
D50A	Total eligible own funds to meet the SCR (group) – tier 2	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 2 $D50A=MAX(0,(MIN(0.5*A52A,((C48)-C50A)+ (D48))))$
E50A	Total eligible own funds to meet the SCR (group) – tier 3	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 3 $E50A=MAX(0,MIN(((0.5*A52A)-D50A), 0.15*A52A, (E48)))$

A51A	Total available own funds to meet the minimum group SCR – total	This is the total available own funds to meet the minimum group SCR $A51A = B51A + C51A + D51A$
B51A	Total available own funds to meet the minimum group SCR – tier 1 unrestricted items	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 1 unrestricted items. $B51A = B50A$
C51A	Total available own funds to meet the minimum group SCR – tier 1 COF1 unrestricted items	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 1 unrestricted items. $C51A = C50A$
D51A	Total available own funds to meet the minimum group SCR – tier 2	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 2 $D51A = \text{MAX}(0, (\text{MIN}(0.2 * A53A, ((C48) - C51A) + (D48))))$
A52A	Consolidated Group SCR	$A52A = \text{SCR\_B2A "A20"}$
A53A	Minimum consolidated Group SCR (Article 230)	$A53A = \text{SCR\_B2A "A21"}$
A54A	Ratio of Eligible own funds to SCR (excluding other financial sectors)	NOT APPLICABLE for the purpose of preparatory phase $A54A = A50A / (\text{SCRB2A "A20"} - \text{SCRB2A "A15"})$
A55A	Ratio of Eligible own funds to Minimum Group SCR	NOT APPLICABLE for the purpose of preparatory phase $A55A = A51A / A53A$
A53B	SCR for entities included with D&A method	This is the total of solvency capital requirements for entities included with Deduction and Aggregation method
A55B	Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements	NOT APPLICABLE for the purpose of preparatory phase $A55B = (A45C + A50A + A45E) / (A52A + A53B)$

#### Reconciliation Reserve

B23	Excess of assets over liabilities	This is an excess of assets over liabilities as disclosed on the Solvency 2 balance sheet; the cell 'B23=BSC-C1 "L27" When this data item is applicable to groups, it is only applicable for consolidation method
B24	Own shares (included as assets on the balance sheet)	This is the amount of own shares held by the undertaking When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B25	Foreseeable dividends and distributions	This is the foreseeable dividends and distributions of the undertaking. When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B26	Other basic own fund items	This is the total amount of other basic own funds items included in the reconciliation reserve. When this data item is applicable to groups, it is only applicable for consolidation method  Group formula - $B26 = A1 + A2 + A3 + A4 + A6 + A8 + A9 + A15 + A16 + A18$
B27	Adjustment for restricted own fund items in respect of ring fenced funds	This is the amount of adjustment for restricted own fund items in respect of ring fenced funds. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B28	Other non available own funds	This are other non available own funds of related undertaking When this data item is applicable to groups, it is only applicable for consolidation method
B29	Reconciliation reserve - total (solo)	This the total reconciliation reserve for a solo undertaking. $B29 = B23 - B24 - B25 - B26 - B27$
B29A	Reconciliation reserve – total (group)	This is the total reconciliation reserve for a group. $B29A = B23 - B24 - B25 - B26 - B27 - B28$
A30	Expected profits included in future premiums (EPIFP) - Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III. $A30 = B30$
A31	Expected profits included in future premiums (EPIFP) - Non-life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non-life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III.
A32	Total EPIFP	This is the total amount calculated as EPIFP. Calculation methodology to be provided in Level III. $A32 = A30 + A31$

## Technical Annex II: List of quantitative reporting items

### SCR-B2A-L

#### Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

ITEM		INSTRUCTIONS
A01	Undertaking as a whole? (Y/N)	NOT APPLICABLE for the purpose of preparatory phase Identifies the scope of the information in case of reporting for solo undertakings. One of the options in the following list shall be used: When the items reported refer to the undertaking as a whole: Y When the items reported refer to a RFF or remaining part: N This item shall not be reported when reporting at group level
A30	Ring Fenced Fund? (Y/N or N/A)	NOT APPLICABLE for the purpose of preparatory phase Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an underaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be completed only when item A30 = Y.
A1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item C23 on SCR-B3A. Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A1 should equal to the sum of underlying results of market risk charges for each material ring fenced fund and the remaining part (sum of items A1 on SCR B2A RFF 1 ... SCR B2A RFF n and item A1 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item C23 on SCR B3A is not applicable to undertakings with ring fenced funds, when reporting at entity level.
B1	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item D23 on SCR-B3A. Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B1 should equal to the sum of underlying results of market risk charges for each material ring fenced fund and the remaining part (sum of items B1 on SCR B2A RFFn1 ... A1 SCR B2A RFFn and item B1 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item D23 on SCR B3A is not applicable to undertakings with ring fenced funds, when reporting at entity level.
A01	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula

A2	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – counterparty default risk	<p>Amount of capital charge, including adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default risks, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item D4 on SCR-B3B.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A2 should equal to the sum of underlying results of counterparty default risk charges for each material ring fenced fund and the remaining part (sum of items A2 on SCR B2A RFFn1 ... A1 SCR B2A RFFn and item A2 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item D4 on SCR B3B is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
B2	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – counterparty default risk	<p>Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default riskS, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item C4 on SCR-B3B.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B2 should equal to the sum of underlying results of counterpart default risk charges for each material ring fenced fund and the remaining part (sum of items B2 on SCR B2A RFF 1 ... SCR B2A RFF n and item B2 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item C4 on SCR B3B is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
A02	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	<p>Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model</p> <p>if N, means that all risks within standard fomula sub risk modules are covered by the standard formula</p>
A3	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – life underwriting risk	<p>Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item C11 on SCR-B3C.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A3 should equal to the sum of underlying results of life underwriting risk charges for each material ring fenced fund and the remaining part (sum of items A3 on SCR B2A RFF 1 ... SCR B2A RFF n and item A3 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item C11 on SCR B3C is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>

B3	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – life underwriting risk	<p>Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item D11 on SCR-B3C.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B3 should equal to the sum of underlying results of life underwriting risk charges for each material ring fenced fund and the remaining part (sum of items B3 on SCR B2A RFF 1 ... SCR B2A RFF n and item B3 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item D11 on SCR B3C is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
A03	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	<p>Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model</p> <p>if Y, means that some elements/or all of the risks within standard formula sub risk modules are calculated using partial internal model</p> <p>if N, means that all risks within standard formula sub risk modules are covered by the standard formula</p>
A4	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – health underwriting risk	<p>Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item B27 on SCR-B3D.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A4 should equal to the sum of underlying results of health underwriting risk charges for each material ring fenced fund and the remaining part (sum of items A4 on SCR B2A RFF 1 ... SCR B2A RFF n and item A4 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item B27 on SCR B3D is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
B4	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – health underwriting risk	<p>Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item A27 on SCR-B3D.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B4 should equal to the sum of underlying results of health underwriting risk charges for each material ring fenced fund and the remaining part (sum of items B4 on SCR B2A RFF 1 ... SCR B2A RFF n and item B4 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item A27 on SCR B3D is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
A04	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	<p>Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model.</p> <p>if Y, means that some elements/or all of the risks within standard formula sub risk modules are calculated using partial internal model</p> <p>if N, means that all risks within standard formula sub risk modules are covered by the standard formula.</p>

A5	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – non-life underwriting risk	<p>Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for non-life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any non-life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the non-life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which non-life underwriting risk SCR is calculated using the standard formula. This item equals item A18 on SCR-B3E.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A5 should equal to the sum of underlying results of non - life underwriting risk charges for each material ring fenced fund and the remaining part (sum of items A5 on SCR B2A RFF 1 ... SCR B2A RFF n and item A5 on SCR B2A Remaining Part)</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item A18 on SCR B3E is not applicable to undertakings with ring fenced funds, when reporting at entity level.</p>
B5	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – non-life underwriting risk	<p>Capital charge for health underwriting risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence B5=A5</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B5 should equal to the sum of underlying results of non - life underwriting risk charges for each material ring fenced fund and the remaining part (sum of items B5 on SCR B2A RFF 1 ... SCR B2A RFF n and item B5 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
A05	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	<p>Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal mode.</p> <p>if Y, means that some elements or all of the risks within standard formula sub risk modules are by partial internal model</p> <p>if N, means that all risks within standard formula sub risk modules are covered by the standard formula</p>
A6	Diversification – net components	<p>Amount of the diversification effects between Basic SCR net components</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A6 should equal to the sum of underlying results of diversification effects between basic SCR net components for each material ring fenced fund and the remaining part (sum of items A6 on SCR B2A RFF 1 ... SCR B2A RFF n and item A6 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
B6	Diversification – gross components	<p>Amount of the diversification effects between Basic SCR gross components</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B6 should equal to the sum of underlying results of diversification effects between basic SCR gross components for each material ring fenced fund and the remaining part (sum of items B6 on SCR B2A RFF 1 ... SCR B2A RFF n and item B6 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
A7	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) - Intangible asset risk	<p>Amount of the capital charge for intangible assets risk</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A7 should equal to the sum of underlying results of intangible assets risk charges for each material ring fenced fund and the remaining part (sum of items A7 on SCR B2A RFF 1 ... SCR B2A RFF n and item A7 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>



B7	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) - Intangible assets risk	<p>Capital charge for intangible assets risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence <math>B7=A7</math></p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item B7 should equal to the sum of underlying results of intangible assets risk charges for each material ring fenced fund and the remaining part (sum of items B7 on SCR B2A RFF 1 ... SCR B2A RFF n and item B7 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
A07	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	<p>Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model</p> <p>if Y, means that some elements or all of the risks within standard formula sub risk modules are by partial internal model</p> <p>if N, means that all risks within standard formula sub risk modules are covered by the standard formula</p>
A10	Basic Solvency Capital Requirement – Net	<p>Amount of the basic capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.</p> <p><math>A10 = \text{sum}(A1...A7)</math>.</p>
B10	Basic Solvency Capital Requirement – Gross	<p>Amount of the basic capital requirements, excluding adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p> <p><math>B10 = \text{sum}(B1...B7)</math>.</p>
A11	Loss – absorbing capacity of technical provisions	<p>Amount of the overall adjustment for loss absorbing capacity of technical provisions.</p> <p><math>A11 = \max(\min(B10-A10; A11B); 0)</math></p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A11 should equal to the sum of underlying results of loss absorbing capacity of technical provisions for each material ring fenced fund and the remaining part (sum of items A11 on SCR B2A RFF 1 ... SCR B2A RFF n and item A11 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
A12	Loss – absorbing capacity of deferred taxes	<p>Amount of the adjustment for loss absorbing capacity of deferred taxes.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A12 should equal to the sum of underlying results of loss absorbing capacity of deferred taxes for each material ring fenced fund and the remaining part (sum of items A12 on SCR B2A RFF 1 ... SCR B2A RFF n and item A12 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>
A13	Capital requirement for operational risk	<p>Amount of the capital requirements for operational risk module as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item A16 on SCR-B3G.</p> <p>Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A13 should equal to the sum of underlying results of operational risk charges for each material ring fenced fund and the remaining part (sum of items A13 on SCR B2A RFF 1 ... SCR B2A RFF n and item A13 on SCR B2A Remaining Part).</p> <p>For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported.</p>

A013	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model if Y, means that some elements or all of the risks within standard formula sub risk modules are by partial internal model if N, means that all risks within standard formula sub risk modules are covered by the standard formula
A31	Individual Notional SCR for the ring fenced fund/remaining part	NOT APPLICABLE for the purpose of preparatory phase Amount of the notional SCR for the ring fenced fund or for the remaining part. This item has to be reported only when reporting SCR calculation for a ring fenced fund or when reporting SCR calculation for the remaining part. $A31 = A10 - A11 - A12 + A13$
A14A	Diversification between ring fenced funds and between ring fenced funds and remaining part	Amount of the adjustment for a diversification effect between ring fenced funds and between ring fenced funds and remaining part, when the supervisor has approved such diversification. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
A14C	Net SCR calculated by standard formula	Amount of the capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the business for which SCR is calculated using the standard formula.
A8	Remaining part of the Solvency Capital Requirement calculated using partial internal model : Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, as calculated using a partial internal model if any. This amount will only reflect either those elements of the SCR calculated using the partial internal model, or the part of the business for which SCR is calculated using the partial internal model. This item equals item B7 on SCR-B2B.
A9	Diversification effects ( between standard formula and partial internal model components) - Net	Amount of the adjustment for the diversification effect between risk modules calculated using the standard formula and components calculated using partial internal models, including the loss absorbing capacity of technical provisions.
A17	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	Amount of the capital requirement, calculated according to the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC. This item is to be reported only during the transitional period.
A15	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. $A15 = A15A + A15B + A15C$
A15A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
A15B	Capital requirement for Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertakings which are Institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.
A15C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.

A16	Capital requirement for non-controlled participation requirements (groups only)	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings).
A18	Solvency capital requirement , excluding capital add-on	Amount of the total diversified SCR before any capital add-on. $A18 = A14C + A8 + A9 + A17 + A15 + A16$
A19	Capital add-ons already set	NOT APPLICABLE for the purpose of preparatory phase Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
A20	Solvency capital requirement	Amount of the SCR. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. $A20 = A18 + A19$
A21	Minimum consolidated group solvency capital requirement (groups only)	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230 of Directive 2009/138/EC. This item is applicable to group reporting only. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
A14B	Total amount of notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	Amount of the sum of notional SCRs of all ring-fenced funds (without precluding the final design of reporting on SCR, corresponds to the sum of items A31 on SCR B2A RFF 1 ... SCR B2A RFF n). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of ring fenced funds calculated by using the standard formula only. The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item.
A14	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of remaining part calculated by using the standard formula only.
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance. For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.

## Technical Annex II: List of quantitative reporting items

SCR-B2B-L

### Solvency Capital Requirement - for undertakings on Partial Internal Models

ITEM		INSTRUCTIONS
A01	Undertaking as a whole? (Y/N)	NOT APPLICABLE for the purpose of preparatory phase Identifies the scope of the information in case of reporting for solo undertakings. One of the options in the following list shall be used: When the items reported refer to the undertaking as a whole: Y When the items reported refer to a RFF or remaining part: N This cell shall not be reported when reporting at group level
A30	Ring Fenced Fund? (Y/N or N/A)	NOT APPLICABLE for the purpose of preparatory phase Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an undertaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be completed only when item A30 = Y.
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the partial internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1 (if they are reported, otherwise, according to item C1). Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the partial internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions. The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B5 will be reported.
A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes. The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.

B1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	<p>Amount of the net capital charge for each component, including adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable, calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components.</p> <p>The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another).</p> <p>- if modelled and identifiable or not identifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6</p> <p>'- if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.</p>
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable) of each component	<p>Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components.</p> <p>-if modelled and identifiable,C1 represents gross capital charge i.e. excluding this loss absorbing capacity,for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6</p> <p>'- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6</p> <p>- if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B6 and/or B6 will be reported.</p>
B2	Total of undiversified components – net	$B2 = \text{Sum (all B1 items)}$
C2	Total of undiversified components - gross	$C2 = \text{Sum (all C1 items)}$
B3	Diversification – net components	The total amount of the diversification within net components calculated using the partial internal model.
C3	Diversification – gross components	The total amount of the diversification within gross components calculated using the partial internal model.
B4	Net solvency capital requirement calculated using partial internal model including the loss absorbing capacity of technical provisions and/or deferred taxes ,if modelled within components	<p>The amount of the total solvency capital requirement calculated using partial internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively).</p> <p>In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modeled within components, B4 represents the SCR on gross basis, excluding those adjustments, <math>B4 = C4</math>.</p> <p><math>B4 = B2 + B3</math></p>
C4	Gross solvency capital requirement calculated using partial internal model excluding the loss absorbing capacity of technical provisions and/or deferred taxes, if modelled within components	<p>The amount of the total solvency capital requirement calculated using partial internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components.</p> <p>When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate.</p> <p>When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustments will reported for information only in C5 and C6. as</p> <p>When adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B5 as appropriate</p> <p><math>C4 = C2 + C3</math></p>
B5	Loss-absorbing capacity of technical provisions if not modelled within partial internal model	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within partial internal model	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.

B7	Solvency capital requirement calculated using a partial internal model	Amount of the net solvency capital charge calculated using partial internal models. $B7 = B4 + B5 + B6$ This item equals item A8 on SCR B2A.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. $C5 = \text{if}(B5 < 0, 0, \text{max}(\text{min}(C4 - B4 - C6; A11B); 0))$
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B8	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	Without precluding the final design of reporting on SCR, amount of the sum of notional SCRs of all ring-fenced funds calculated by partial internal model (sum of items A31 on SCR B2B RFF 1 ... SCR B2B RFF n). For the purpose of preparatory phase the submission of the items in Annex SCR-B2B for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item.
B8AA	Total amount of Notional Solvency Capital Requirements for remaining part	Without precluding the final design of reporting on SCR, amount on notional SCR for remaining part calculated using partial internal model (A31 on SCR B2B Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2B for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole
B8A	Diversification between ring fenced funds and between ring fenced funds and remaining part	Amount of the diversification adjustment for ring fenced funds, when the supervisor has approved such diversification.
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
B9	Date of formal approval of partial internal model	NOT APPLICABLE for the purpose of preparatory phase The date on which the partial internal model was approved, reported using ISO 8601.

## Technical Annex II: List of quantitative reporting items

### SCR-B2C-L

#### Solvency Capital Requirement - for undertakings on Full Internal Models

ITEM		INSTRUCTIONS
A01	Undertaking as a whole? (Y/N)	NOT APPLICABLE for the purpose of preparatory phase Identifies the scope of the information in case of reporting for solo undertakings. One of the options in the following list shall be used: When the items reported refer to the undertaking as a whole: Y When the items reported refer to a RFF or remaining part: N This cell shall not be reported when reporting at group level
A30	Ring Fenced Fund? (Y/N or N/A)	NOT APPLICABLE for the purpose of preparatory phase Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an underaking is not a RFF reporter. One of the options in the following list shall be used:  When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be completed only when item A30 = Y.
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1. Undertakings shall identify and report components consistently across diferent reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cœll B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity,i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B5 will be reported.

A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	<p>To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used:</p> <ul style="list-style-type: none"> <li>. Modelled and identifiable;</li> <li>. Modelled but not identifiable;</li> <li>. Not modelled.</li> </ul> <p>Depending on each case, the information reported in cell B1, C1 and B6 will vary:</p> <ul style="list-style-type: none"> <li>- if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6</li> <li>- if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity,i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6</li> <li>- if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.</li> </ul>
B1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	<p>Amount of the capital charge for each component, including adjustments for loss absorbing capacity of technical provision and/ or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modeled within components.</p> <p>The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another).</p> <ul style="list-style-type: none"> <li>- if modelled and identifiable or not identifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6</li> <li>- if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.</li> </ul>
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)	<p>Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modeled and identifiable within components.</p> <ul style="list-style-type: none"> <li>-if modelled and identifiable, C1 represents gross capital charge i.e. excluding this loss absorbing capacity,for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6</li> <li>- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6</li> <li>- if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B6 and/or B6 will be reported.</li> </ul>
B2	Total of undiversified components - net	$B2 = \text{Sum (all B1 items)}$
C2	Total of undiversified components – gross	$C2 = \text{Sum (all C1 items)}$
B3	Diversification – net components	The total amount of the diversification within net solvency capital requirements per components calculated using the full internal model.
C3	Diversification – gross components	The total amount of the diversification within gross solvency capital requirement per components calculated using the full internal model.
B4	Net solvency capital requirement calculated using full internal model before adjustments	<p>The amount of the total solvency capital requirement calculated using full internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively).</p> <p>In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modelled within components, B4 represents the SCR on gross basis, excluding those adjustments, <math>B4 = C4</math>.</p> <p><math>B4 = B2 + B3</math></p>



C4	Gross solvency capital requirement calculated using full internal model before adjustments	<p>The amount of the total solvency capital requirement calculated using full internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components.</p> <p>When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate.</p> <p>When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustments will be reported for information only in C5 and C6. as appropriate.</p> <p>When adjustment is not modelled within components, both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B6 as appropriate</p> <p><math>C4 = C2 + C3</math></p>
B5	Loss-absorbing capacity of technical provisions if not modelled within components	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within components	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.
B7	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	<p>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.</p> <p><math>B7 = B7A + B7B + B7C</math></p>
B7A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
B7B	Capital requirement for institutions for occupational retirement provision	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are Institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.
B7C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
B8	Capital requirement for non-controlled participation requirements (groups only)	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings).
B9	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	<p>Amount of the capital requirement, calculated according to the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC. This item is to be reported only during the transitional period.</p> <p>This item has to be reported only when reporting SCR calculation for the undertaking as a whole.</p>

B10	The net capital requirement calculated using full internal model, excluding capital add-on	Amount of the total diversified SCR before any capital add-on. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.  $B10 = B4 + B5 + B6 + B7 + B8 + B9$
B11	Capital add-ons already set	NOT APPLICABLE for the purpose of preparatory phase Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
B12	Solvency capital requirement calculated	Amount of total SCR calculated using full internal model $B12 = B10 + B11$
B13	Minimum consolidated group solvency capital requirement (groups only)	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230 of Directive 2009/138/EC. This item is applicable to group reporting only. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. $C5 = \text{if}(B5 < 0, 0, \max(\min(C4 - B4 - C6; A11B); 0))$
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B14	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	Without precluding the final design of reporting on SCR, amount of the sum of notional SCRs of all ring-fenced funds calculated by full internal model (sum of items A31 on SCR B2C RFF 1 ... SCR B2C RFF n). For the purpose of preparatory phase the submission of the items in Annex SCR-B2C for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item.
B14AA	Total amount of Notional Solvency Capital Requirements for remaining part	Amount on notional SCR for remaining part calculated using full internal model (the item A31 on SCR B2C Remaining part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2C for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole
B14A	Diversification between ring fenced funds and between ring fenced funds and remaining part	Amount of the diversification adjustment for ring fenced funds, when the supervisor has approved such diversification.
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
B15	Date of formal approval of internal model	NOT APPLICABLE for the purpose of preparatory phase The date on which the full internal model was approved, reported using ISO 8601.

**Technical Annex II: List of quantitative reporting items**  
**SCR-B3A-L**  
**Solvency Capital Requirement - Market risk**

ITEM		INSTRUCTIONS
A00	Simplifications spread risk ; bonds and loans (Y/N)	Identify whether an undertakings used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used: Y; N.
AA01	Captives simplifications – interest rate risk (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options shall be used: Y; N.
AA02	Captives simplifications – spread risk (Y/N)	Identify whether a captive undertakings used simplifications for the calculation of spread risk. The following options shall be used: Y; N.
AA03	Captives simplifications – market risk concentration (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an underaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.
<b>Interest rate risk</b>		
C0	Absolute value after shock – Net solvency capital requirement (including the loss absorbing capacity of technical provisions) - 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 AA01=Y, this item represents the net capital charge for interest rate risk calculated
D0	Absolute value after shock – Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions) – interest rate risk	This is the gross capital charge for interest rate risk, i.e before adjustment for the loss absorbing capacity of technical provisions:  If AA01=Y, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
A1	Initial absolute values before shock – Assets – Interest rate risk	This is the total value of the assets sensitive to interest rate down shock risk, before shock
A2	Initial absolute values before shock – Assets – Interest rate risk	This is the total value of the asset-sensitive to interest rate up shock risk , before shock
A1A	Initial absolute values before shock – Liabilities – Interest rate risk	This is the total value of the liabilities sensitive to interest rate down shock risk, before shock
A2A	Initial absolute values before shock – Liabilities – Interest rate risk	This is the total value of the liabilities sensitive to interest rate up shock risk , before shock
B1	Absolute values after shock – Assets – Interest rate risk – interest rate down shock	This is the absolute value of assets subject to interest rate down risks after the shock.
B2	Absolute values after shock – Assets – Interest rate risk – interest rate up shock	This is the absolute value of liabilities subject to interest rate up risks after the shock.
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Interest rate risk- interest rate down shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.
B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Interest rate risk- interest rate up shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate down shock	This is the net capital charge for interest rate down risk, after adjustment for the loss absorbing capacity of technical provisions. $C1 = (A1 - B1) - (A1A - B1A)$  If AA01=Y, item C1 represents the net capital charge for interest rate down risk calculated using simplifications.
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate up shock	This is the net capital charge for interest rate up risk, after adjustment for the loss absorbing capacity of technical provisions. $C2 = (A2 - B2) - (A2A - B2A)$ . The value of $C2 \geq 0$  If AA01=Y, item D1 represents the net capital charge for interest rate up risk calculated using simplifications.
B1B	Absolute values after shock – Liabilities Interest rate risk- interest rate down shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.

B2B	Absolute values after shock – Liabilities Interest rate risk- interest rate up shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.
D1	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- interest rate risk - interest rate down shock	This is the gross capital charge for the interest rate down risk, i.e excluding the loss absorbing capacity of Technical provisions The $D1 = (A1 - B1) - (A1A - B1B)$ , the value of $D1 \geq 0$ If $AA01=Y$ , D1 represents the gross capital charge for interest rate down risk calculated using simplifications.
D2	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- interest rate up shock	This is the gross capital charge for interest rate up risk i.e excluding the loss absorbing capacity of Technical provisions. $D2 = (A2 - B2) - (A2A - B2B)$ If $AA01=Y$ , item D1 represents the net capital charge for interest rate up risk calculated using simplifications.

#### Equity risk

C3	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – equity risk	This is the net capital charge for equity risk, i.e after adjustment for the loss absorbing capacity of technical provisions. The value of $C3 \geq 0$ .
D3	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- equity risk	This is the gross capital charge for equity risk, i.e before adjustment for the loss absorbing capacity of technical provisions. The value of $D3 \geq 0$ .
A4	Initial absolute values before shock – Assets – equity risk – type 1 equities	This is the initial absolute value of the assets subject to the equity risk charge related to type 1 equities $A4 = A5 + A6 + A7$
A4A	Initial absolute values before shock – Liabilities – equity risk – type 1 equities	This is the initial absolute value of the liabilities ,subject to equity risk related to type 1 equities.
B4	Absolute values after shock – Assets – Equity risk – type 1 equities	This is the absolute value of the assets underlying equity risk charge for type 1 equities category, after the shock. $B4 = B5 + B6 + B7$
B4A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Equity risk –type 1 equities	This is the absolute value of the liabilities underlying equity risk charge for type 1 equities, after the shock and including the loss absorbing capacity of technical provisions.
C4	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. $C4 = (A4 - B4) - (A4A - B4A)$ The value of $C4 \geq 0$ .
B4B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) - equity risk –type 1 equities	This is the absolute value of the liabilities underlying equity risk charge (for type 1 equities), after the shock but excluding the loss absorbing capacity of technical provisions.
D4	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Equity risk –type 1 equities	This is the gross capital charge for equity risk for type 1 equities, i.e excluding the loss absorbing capacity of technical provisions $D4 = (A4 - B4) - (A4A - B4B)$ The value of $D4 \geq 0$ .
A5	Initial absolute values before shock – Assets – equity risk –type 1 equities – type 1 equity	This is the initial absolute value of the assets subject to the equity risk,( for type 1 equities, type 1 equity).
B5	Absolute values after shock – Assets – equity risk –type 1 equities –type 1 equity	This is the absolute value of the assets subject the equity risk charge , (for type 1 equities, type 1 equity), after the shock.
A6	Initial absolute values before shock – Assets – equity risk –type 1 equities – strategic participation	This is the initial absolute value of the assets subject to the equity risk (for type 1 equities, strategic participations).
B6	Absolute values after shock – Assets – equity risk –type 1 equities – strategic participation	This is the absolute value of the assets subject to equity risk (for type 1 equities, strategic participations), after the shock.
A7	Absolute values before shock – Assets – equity risk – type 1 equities – duration based	This is the absolute value of the assets subject to the equity risk (for type 1 equities, duration based).
B7	Absolute values after shock – Assets – equity risk – type 1 equities – duration based	This is the absolute value of the assets subject to equity risk (for type 1 equities, duration based), after the shock
A8	Initial absolute values before shock – Assets – equity risk –type 2 equities	This is the initial absolute value of the assets subject to the equity risk for type 2 $A8 = A9 + A10 + A11$

A8A	Initial absolute values before shock – Liabilities – equity risk –type 2 equities	This is the initial absolute value of liabilities subject to the equity risk-for type 2 equities
B8	Absolute values after shock – Assets – Equity risk – type 2 equities	This is the absolute value of the assets subject to equity risk charge for type 2 equities, after the shock. $B8 = B9 + B10 + B11$
B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Equity risk –type 2 equities	This is the absolute value of liabilities subject to equity risk (for type 2 equities), after the shock and including the loss absorbing capacity of technical provisions
C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. $C8 = (A8 - B8) - (A8A - B8A)$ The value of C8 $\geq 0$ .
B8B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) equity risk –type 2 equities	This is the absolute value of the liabilities subject to equity risk (for type 2 equities), after the shock but excluding the loss absorbing capacity of technical provisions.
D8	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Equity risk –type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e excluding the loss absorbing capacity of technical provisions The $D8 = (A8 - B8) - (A8A - B8B)$ The value of D8 $\geq 0$
A9	Initial absolute values before shock – Assets – equity risk –type 2 equities –type 2 equity	This is the value of the assets subject to the equity risk for type 2 equities
B9	Absolute values after shock – Assets – equity risk –type 2 equities –type 2 equity	This is the absolute value of the assets subject to equity risk (for type 2 equities), after the equity shock.
A10	Initial absolute values before shock – Assets – equity risk – type 2 equities – strategic participations	This is the value of the assets subject to the equity risk for type 2 equities, strategic participations).
B10	Absolute values after shock – Assets – equity risk –type 2 equities – strategic participations	This is the absolute value of the assets subject to equity risk (for type 2 equities, strategic participations), after the equity shock.
A11	Initial absolute values before shock – Assets – equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to the equity risk (for type 2 equities, duration based)
B11	Absolute values after shock – Assets – Equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to equity risk for type 2 equities category, duration based, after the shock

#### Property risk

A12	Initial absolute values before shock – Assets – Property risk	This is the absolute value of the assets subject to the property risk-
A12A	Initial absolute values before shock – Liabilities – Property risk	This is the value of the liabilities value subject to the property risk charge.
B12	Absolute values after shock – Assets – Property risk	This is the absolute value of the assets subject to property risk charge, after the
B12A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and including the loss absorbing capacity of technical provisions
C12	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions. $C12 = (A12 - B12) - (A12A - B12A)$ The value of C12 $\geq 0$ .
B12B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) - property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock but excluding the loss absorbing capacity of technical provisions.
D12	Absolute value after shock – Gross solvency capital(excluding the loss-absorbing capacity of technical provisions)- Property risk	This is the gross capital charge for property risk, i.e excluding the loss absorbing capacity of technical provisions. $D12 = (A12 - B12) - (A12A - B12B)$ The value of D12 $\geq 0$

#### Spread risk

C13	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions. $C13 = (C14 + C15 + C18)$ The value of C13 $\geq 0$ .
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D13	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk	This is the gross capital charge for spread risk, before adjustment for the loss absorbing capacity of technical provisions. $D13 = (D14 + D15 + D18)$ The value of $D13 \geq 0$
A14	Initial absolute values before shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk-for bonds and loans.
A14A	Initial absolute values before shock – Liabilities – spread risk – bonds and loans	This is the absolute value of the liabilities subject to the spread risk for bonds and loans.
B14	Absolute values after shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk for bonds and loans, after the shock.
B14A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – bonds and loans	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and including the loss absorbing capacity of technical provisions.
C14	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - bonds and loans	This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions. $C14 = (A14 - B14) - (A14A - B14A)$ The value of $C14 \geq 0$ . If $Y00 = Y$ , $C14$ represents the net solvency capital requirement for spread risk - bonds and loans, calculated using simplifications
B14B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)- spread risk – bonds and loans	This is the absolute value of the liabilities subject to the spread risk for bonds and loans, after the shock but excluding the loss absorbing capacity of technical provisions.
D14	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk - bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i.e excluding the loss absorbing capacity of technical provisions . $D14 = (A14 - B14) - (A14A - B14B)$ The value of $D14 \geq 0$ . If $A00 = Y$ , $D14$ represents gross solvency capital requirement for spread risk - bonds and loans calculated using simplifications. -
C15	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - credit derivatives	This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. The value of $C15 \geq 0$
D15	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk - credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e before adjustment for the loss absorbing capacity of technical provisions. . The value of $D15 \geq 0$ .
A16	Initial absolute values before shock – Assets - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of assets subject to the downward shock in respect to the spread risk on credit derivatives.
A16A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock in respect to spread risk on credit derivatives.
B16	Absolute values after shock – Assets – spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the assets subject the downward shock for spread risk on credit derivatives, after the shock.
B16A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.
C16	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - credit derivatives – downward shock on credit derivatives	This is the net capital charge for the downward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. $C16 = (A16 - B16) - (A16A - B16A)$ The value of $C16 \geq 0$ .
B16B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)- spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.

D16	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk - credit derivatives – downward shock on credit derivatives	This is the gross capital charge for the downward shock for spread risk on credit derivatives, i.e excluding the loss absorbing capacity of technical provisions.  $D16 = (A16 - B16) - (A16A - B16B)$ The value of D16 $\geq 0$ .
A17	Initial absolute values before shock – Assets - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute-value of assets subject to the upward shock in respect to the spread risk on credit derivatives-
A17A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute value of the liabilities subject to-the upward shock in respect to spread risk on credit derivatives.
B17	Absolute values after shock – Assets – spread risk –credit derivatives – upward shock on credit derivatives	This is the absolute value of the assets subject to the upward shock for spread risk on credit derivatives, after the shock
B17A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – credit derivatives – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.
C17	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - credit derivatives – upward shock on credit derivatives	This is the net capital charge for the upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.  $C17 = (A17 - B17) - (A17A - B17A)$ The value of C17 $\geq 0$ .
B17B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) – spread risk – credit derivatives – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.
D17	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk - credit derivatives –upward shock on credit derivatives	This is the gross capital charge for the upward shock for spread risk on credit derivatives, i.e excluding the loss absorbing capacity of technical provisions. $D17 = (A17 - B17) - (A17A - B17B)$ The value of D17 $\geq 0$ .
A18	Initial absolute values before shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk for tradable securities or other financial instruments based on repackage loans.
A18A	Initial absolute values before shock – Liabilities – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans.
B18	Absolute values after shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock.
B18A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – tradable securities or other financial instruments based on repackage loans)	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock and including the loss absorbing capacity of technical provisions.
C18	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - tradable securities or other financial instruments based on repackage loans	This is the net capital charge for spread risk on tradable securities or other financial instruments based on repackage loans, after adjustment for the loss absorbing capacity of technical provisions. $C18 = (A18 - B18) - (A18A - B18A)$ The value of C18 $\geq 0$ .
B18B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)- spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock but excluding the loss absorbing capacity of technical provisions.

D18	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- spread risk – tradable securities or other financial instruments based on repackaged loans	This is the gross capital charge for spread risk on tradable securities or other financial instruments based on repackaged loans, i.e. excluding the loss absorbing capacity of technical provisions. $D18 = (A18 - B18) - (A18A - B18B)$
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#### Concentration risk

A19	Initial absolute values before shock – Assets – market risk concentrations	This is the absolute value of the asset subject to the market risk concentrations For captive undertakings, if A003=Y, item A19 represents the absolute value of the assets subject to the market risk concentration, after taking into account exemptions allowed for captives.
A19A	Initial absolute values before shock – Liabilities – market risk concentrations	This is the absolute value of the liabilities subject to the market risk concentration. For captive undertakings, if A003=Y, item A19A represents the absolute value of the assets subject to the market risk concentration, after taking into account exemptions allowed for by captives.
C19	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – market risk concentrations	This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure.  For captive undertakings, if cell A003=Y, the item C19 represents net capital charge for market risk concentration, calculated using simplified calculation.
D19	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- market risk concentrations	This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. excluding the loss absorbing capacity of technical provisions.

#### Currency risk

A20	Initial absolute values before shock – Assets – currency risk	This is the absolute value of assets subject to the currency risk
A20A	Initial absolute values before shock – Liabilities – currency risk	This is the value of the liabilities subject to the currency risk.
C20	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – currency risk	This is the sum for the different currencies of: - the capital requirement (including the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; - the capital requirement (including the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
D20	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) currency risk	This is the sum for the different currencies of: - the capital requirement (excluding the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; - the capital requirement (excluding the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.

#### Counter-cyclical premium risk NOT APPLICABLE for the purpose of interim measures

A21	Initial absolute values before shock – Assets – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the assets subject to the counter-cyclical premium risk
A21A	Initial absolute values before shock – Liabilities – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the value of the liabilities subject to the counter-cyclical premium risk
B21	Absolute values after shock – Assets – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the asset subject to the counter-cyclical premium risk charge, after the shock
B21A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the liabilities subject to the counter-cyclical premium risk, after the shock, including the loss absorbing capacity of technical provisions
C21	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the net capital charge for counter-cyclical premium risk, after adjustment for the loss absorbing capacity of technical provisions. $C21 = (A21 - B21) - (A21A - B21A)$ The value of C21 $\geq 0$ .
B21B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of liabilities subject to counter-cyclical premium risk, after the shock but excluding the loss absorbing capacity of technical provisions.
D21	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the gross capital charge for counter-cyclical premium risk, i.e. excluding the loss absorbing capacity of technical provisions. $D21 = (A21 - B21) - (A21A - B21B)$ The value of D21 $\geq 0$ .



**Diversification within market risk module**

C22	Diversification within market risk module -net	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (including loss absorbing capacity of technical provisions) of the single risk sub-modules.
D22	Diversification within market risk module - gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (excluding loss absorbing capacity of technical provisions) of the single risk sub-modules.

**Total solvency capital requirement for market risk**

C23	Total net solvency capital requirements (including the loss absorbing capacity of technical provisions) for market risk	<p>This is the total net capital charge for all market risks, including loss absorbing capacity of technical provisions, calculated using the standard formula. Without precluding the final design of reporting on SCR, it should be the same as reported on SCR B2A, item A1.</p> <p>For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fenced fund and the remaining part, the reference between item C23 and item A1 on SCR B2A is not applicable</p>
D23	Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) for market risk	<p>This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula. It should be the same as reported on SCR B2A, item B1.</p> <p>For the purpose of preparatory phase, in case of undertakings with ring fenced funds and when reporting the most material ring fenced funds and the remaining part, the reference between item D23 and item B1 on SCR B2A is not applicable.</p>

**Technical Annex II: List of quantitative reporting items**  
**SCR-B3B-L**  
**Solvency Capital Requirement - Counterparty default risk**

ITEM		INSTRUCTIONS
A00	Simplifications used (Y/N)	Identify whether an undertakings used simplifications for the calculation of counter party default risk. The following options shall be used: Y; N.
A001	Captive simplifications (Y/N)	Identify whether a captive undertakings used simplifications for the calculation of counter party default risk. The following options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an underaking is not a RFF reporter. One of the options in the following list shall be used:  When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.
A10	Name of a single name exposure	Identify, for each of the 10 largest single name exposures in terms of the Loss Given Default, the name of the exposure
A1	Type 1 exposures – Single name exposure X – Loss Given Default	The value of the Loss Given Default for each of the 10 largest single name exposure.
B1	Type 1 exposures – Single name exposure X – Probability of Default	The-Probability of Default for each of the 10 largest single name exposure.
C0	Type 1 exposures – Gross solvency capital requirement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency 2 purposes.
C1	Type 2 exposures – Gross solvency capital requirement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency 2 purposes
A2	Type 2 exposures - Receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.
A3	Type 2 exposures - All type 2 exposures other than receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.
C3	Diversification within counterparty default risk module – gross solvency capital requirement	This is the amount of gross diversification effect allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures. $C3 = C4 - (C0 + C1)$
D4	Total net solvency capital requirement (including the loss absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the net capital charge (including the loss-absorbency capacity of technical provisions) for counterparty default risk. Without precluding the final design of reporting on SCR, it should agree with the figures reported in item A2 of SCR-B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item D4 and item A2 on SCR B2A is not applicable.
C4	Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk. Without precluding the final design of reporting on SCR, it should agree with the amount reported in item B2 of SCR-B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item C4 and item B2 on SCR B2A is not applicable.

**Technical Annex II: List of quantitative reporting items**  
**SCR-B3C-L**  
**Solvency Capital Requirement - Life underwriting risk**

ITEM		INSTRUCTIONS
A01	Simplifications used : mortality risk - (Y/N)	Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options shall be used: Y; N.
A02	Simplifications used - longevity (Y/N)	Identify whether an undertaking used simplifications for the calculation of longevity risks. The following options shall be used: Y; N.
A03	Simplifications used : disability-morbidity risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of disability - morbidity risk. The following options shall be used: Y; N.
A04	Simplifications used : lapse risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used: Y; N.
A05	Simplifications used : life expense risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options shall be used: Y; N.
A06	Simplifications used : life catastrophe risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options shall be used: Y; N.
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of life underwriting risk. The following options shall be used: Y; N. If item A001=Y, items A01 to A06 are applicable where relevant.
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an undertaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.

**Mortality risk**

A1	Initial absolute values before shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk, before the shock.
A1A	Initial absolute values before shock – Liabilities – Mortality risk	This is the absolute value of liabilities subject to mortality risk, before the shock.
B1	Absolute values after shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to risk , after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). $C1 = (A1 - A1A) - (B1 - B1A)$ , $C1 \geq 0$ . If A01=Y, C1 represents net capital charge for mortality risk calculated using simplifications.
B1B	Absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities subject to mortality risk, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Mortality risk	This is the gross capital charge for mortality risk. $D1 = (A1 - A1A) - (B1 - B1B)$ , $D1 \geq 0$ . If A01=Y, D1 represents gross capital charge for mortality risk calculated using simplifications.

**Longevity risk**

A2	Initial absolute values before shock – Assets – Longevity risk	This is the absolute value of the assets subject to longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Longevity risk	This is the absolute value of liabilities subject to longevity risk charge, before the shock.
B2	Absolute values after shock – Assets – Longevity risk	This is the absolute value of the assets subject to longevity risk, after the shock (i.e. permanent decrease in mortality rates).

B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Longevity risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions subject to longevity risk, after the shock (i.e. permanent decrease in mortality rates).
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Longevity risk	This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). $C2 = (A2 - A2A) - (B2 - B2A)$ , $C2 \geq 0$ . If $A02=Y$ , C2 represents net capital charge for longevity risk calculated using simplifications
B2B	Absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions)– Longevity risk	This is the absolute value of the liabilities subject to longevity risk charge, after the shock (permanent decrease in mortality rates).
D2	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Longevity risk	This is the gross capital charge for longevity risk. $D2 = (A2 - A2A) - (B2 - B2B)$ , $D2 \geq 0$ . If $A02=Y$ , D2 represents gross capital charge for longevity risk calculated using simplifications.

#### **Disability – morbidity risk**

A3	Initial absolute values before shock – Assets – Disability - morbidity risk	This is the absolute value of the assets subject to disability - morbidity risk, before the shock.
A3A	Initial absolute values before shock – Liabilities – Disability- morbidity risk	This is the absolute value of liabilities subject to disability – morbidity risk, before the shock.
B3	Absolute values after shock – Assets – Disability - morbidity risk	This is the absolute value of the assets subject to disability – morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months , and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter.
B3A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Disability - morbidity risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to disability - morbidity risk , after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell B3).
C3	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Disability – morbidity risk	This is the net capital charge for disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. $C3 = (A3 - A3A) - (B3 - B3A)$ , $C3 \geq 0$ . If $A03=Y$ , C3 represents net capital charge for disability and morbidity risk calculated using simplifications.
B3B	Absolute values after shock – Liabilities – Disability - morbidity risk (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of the liabilities subject to disability - morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell B3 ).
D3	Absolute value after shock – Gross solvency capital- Disability - morbidity risk (excluding the loss-absorbing capacity of technical provisions)	This is the gross capital charge for disability – morbidity risk. $D3 = (A3 - A3A) - (B3 - B3B)$ , $D3 \geq 0$ . If $A03=Y$ , D3 represents gross capital charge for disability and morbidity risk calculated using simplifications.

#### **Lapse risk**

C04	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions. If $A04=Y$ , C04 represents net capital charge for lapse risk calculated using simplifications.
D04	Absolute value after shock – Gross solvency capital- Lapse risk (excluding the loss-absorbing capacity of technical provisions)	This is the overall gross capital charge (excluding the loss-absorbing capacity of technical provisions) for lapse risk. If $A04=Y$ , D04 represents gross capital charge for lapse risk calculated using simplifications.
A4	Initial absolute values before shock – Assets – Lapse risk- risk of increase in lapse rates	This is the absolute value of the assets subject to the risk of an increase in lapse rates, before the shock

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

A6A	Initial absolute values before shock – Liabilities – Lapse risk – mass lapse risk	This is the absolute value of liabilities subject to mass lapse risk, before the shock.
B6	Absolute values after shock – Assets – Lapse risk – mass lapse risk	This is the absolute value of the assets subject to mass lapse risk charge, after the shock.
B6A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to mass lapse risk charge, after the shock.
C6	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.  Net capital charge $C6 = (A6-A6A)-(B6-B6A)$ , $C6 \geq 0$ .
B6B	Absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions)– Lapse risk – mass lapse risk	This is the absolute value of the liabilities subject to mass lapse risk charge, after the shock.
D6	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Lapse risk – mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock.  Gross capital charge $D6 = (A6-A6A)-(B6-B6B)$ , $D6 \geq 0$ .

#### Life - expense risk

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

#### Revision risk

A8	Initial absolute values before shock – Assets – Revision risk	This is the absolute value of the assets subject to revision risk,before the shock.
A8A	Initial absolute values before shock – Liabilities – Revision risk	This is the absolute value of liabilities subject to revision risk,before the shock.
B8	Absolute values after shock – Assets – Revision risk	This is the absolute value of the assets subject to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions.

B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Revision risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item B8).
C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Revision risk	This is the net capital charge for revision risk including adjustment for the loss absorbing capacity of technical provisions. Net capital charge $C8 = (A8-A8A)-(B8-B8A)$ , $C8 \geq 0$ .
B8B	Absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions) – Revision risk	This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions) underlying revision risk charge, after the shock ((i.e. shock as prescribed by standard formula, refer to a definition provided in item B8), as used to compute the risk.
D8	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) – Revision risk	This is the gross capital charge (excluding the loss-absorbing capacity of technical provisions) for revision risk. Gross capital charge $D8 = (A8-A8A)-(B8-B8B)$ , $D8 \geq 0$ .

#### **Catastrophe risk**

A9	Initial absolute values before shock – Assets – Life Catastrophe risk	This is the absolute value of the assets subject to life catastrophe risk, before the shock.
A9A	Initial absolute values before shock – Liabilities – Life Catastrophe risk	This is the absolute value of liabilities subject to life catastrophe risk, before the shock.
B9	Absolute values after shock – Assets – Life Catastrophe risk	This is the absolute value of the assets subject to life catastrophe risk, after the shock.
B9A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Life catastrophe risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to life catastrophe risk charge, after the shock
C9	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – life catastrophe risk	This is the net capital charge for life catastrophe risk including adjustment for the loss absorbing capacity of technical provisions. Net capital charge $C9 = (A9-A9A)-(B9-B9A)$ , $C9 \geq 0$ . If $A06=Y$ , C9 represents net capital charge for life catastrophe risk calculated using simplified calculations.
B9B	Absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions) – life catastrophe risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
D9	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) – life catastrophe risk	This is the gross capital charge for life catastrophe risk. Gross capital charge $D9 = (A9-A9A)-(B9-B9B)$ , $D9 \geq 0$ . If $A06=Y$ , D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations.

#### **Diversification within life underwriting risk module**

C10	Diversification within life underwriting risk module – Net	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. $C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9$
D10	Diversification within life underwriting risk module – Gross	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. $D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9$

#### **Total life underwriting risk**

C11	Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) 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.  Without precluding the final design of reporting on SCR, the amount reported will correspond with that reported in item A3 on SCR-B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item C11 and item A3 on SCR B2A is not applicable
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D11	Total gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) for life underwriting risk	<p>This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions.</p> <p>Without precluding the final design of reporting on SCR, the amount reported will correspond with that reported in item B3 on SCR-B2A.</p> <p>For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item D11 and item B3 on SCR B2A is not applicable</p>
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**Further details on revision risk**

A12	USP- Factors applied for the revision risk shock	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>Revision shock – undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
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**Technical Annex II: List of quantitative reporting items**  
**SCR-B3D-L**

**Solvency Capital Requirement - Health underwriting risk**

ITEM		INSTRUCTIONS
A01	Simplifications used – health mortality (Y/N)	Identify whether an undertaking used simplifications for the calculation of health mortality risk. The following options shall be used: Y; N.
A02	Simplifications used – health longevity (Y/N)	Identify whether an undertaking used simplifications for the calculation of health longevity risks. The following options shall be used: Y; N.
A03	Simplifications used : health disability-morbidity risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk. The following options shall be used: Y; N.
A04	Simplifications used : SLT lapse risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of SLT lapse risk. The following options shall be used: Y; N.
A05	Simplifications used : health expense risk - (Y/N)	Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used: Y; N.
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of health underwriting risk. The following options shall be used: Y; N. If cell A001=Y, cell A01 ...A05 are applicable where relevant
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an undertaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.

**SLT HEALTH UNDERWRITING RISK**

**Health mortality risk**

A1	Initial absolute values before shock – Assets – Health mortality risk	This is the absolute value of the assets subject to health mortality risk, before the shock.
A1A	Initial absolute values before shock – Liabilities – Health mortality risk	This is the absolute value of liabilities subject to health mortality risk, before the shock.
B1	Absolute values after shock – Assets – Health mortality risk	This is the absolute value of the assets subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health mortality risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. $C1 = (A1 - A1A) - (B1 - B1A)$ , $C1 \geq 0$ . If A01=Y, C1 represents net capital charge for health mortality risk calculated using simplifications.
B1B	Initial absolute values before shock – Liabilities – Health mortality risk	This is the absolute value of the liabilities subject to health mortality risk charge, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health mortality risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health mortality risk. $D1 = (A1 - A1A) - (B1 - B1B)$ , $D1 \geq 0$ . If A01=Y, D1 represents gross capital charge for health mortality risk calculated using simplifications.

**Health longevity risk**

A2	Initial absolute values before shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Health longevity risk	This is the absolute value of liabilities subject to health longevity risk, before the shock.
B2	Absolute values after shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk after the shock (i.e. permanent decrease in mortality rates).
B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health longevity risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to health longevity risk, after the shock (i.e. permanent decrease in mortality rates).
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. $C2 = (A2 - A2A) - (B2 - B2A)$ , $C2 \geq 0$ . If A02=Y, C2 represents net capital charge for health longevity risk calculated using simplifications.
B2B	Initial absolute values after shock – Liabilities – Health longevity risk	This is the absolute value of the liabilities subject to health longevity risk, after the shock (permanent decrease in mortality rates).
D2	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health longevity risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health longevity risk. $D2 = (A2 - A2A) - (B2 - B2B)$ , $D2 \geq 0$ . If A02=Y, D2 represents gross capital charge for health longevity risk calculated using simplifications.

**Health disability – morbidity risk**

A3	Initial absolute values before shock – Assets – Health disability - morbidity risk	This is the absolute value of the assets subject to health disability- morbidity risk, before the shock.
A3A	Initial absolute values before shock – Liabilities – Health disability - morbidity risk	This is the absolute value of liabilities subject to health disability – morbidity risk charge, before the shock.
B3	Absolute values after shock – Assets – Health disability - morbidity risk	This is the absolute value of the assets subject to health disability – morbidity risk charge, after the shock (i.e. as prescribed by standard formula)
B3A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health disability - morbidity risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to health disability – morbidity risk, after the shock (i.e. as prescribed by standard formula).
C3	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health disability - morbidity risk	This is the net capital charge for health disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. $C3 = (A3 - A3A) - (B3 - B3A)$ , $C3 \geq 0$ .  If $A03=Y$ , C3 represents net capital charge for health disability – morbidity risk calculated using simplifications.
B3B	Initial absolute values after shock – Liabilities – Health disability - morbidity risk	This is the absolute value of the liabilities underlying health disability - morbidity risk charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.
D3	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health disability - morbidity risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health disability - morbidity risk. $D3 = (A3 - A3A) - (B3 - B3B)$ , $D3 \geq 0$ . If $A03=Y$ , D3 represents gross capital charge for health disability – morbidity risk calculated using simplifications.

**SLT Health lapse risk**

C04	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk, after adjustment for the loss absorbing capacity of technical provisions  If $A04=Y$ , C04 represents net capital charge for SLT health lapse risk calculated using simplifications.
D04	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – SLT Health lapse risk	This is the overall gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk.  If $A04=Y$ , D04 represents gross capital charge for SLT health lapse risk calculated using simplifications.
A4	Initial absolute values before shock – Assets – SLT health lapse risk- risk of increase in lapsation	This is the absolute value of the assets subject to the risk of an increase in lapsation rates, before the shock.
A4A	Initial absolute values before shock – Liabilities – SLT health lapse risk – risk of increase in lapsation	This is the absolute value of liabilities subject to the risk of an increase in lapsation rates, before the shock.
B4	Absolute values after shock – Assets – SLT health lapse risk – risk of increase in lapsation	This is the absolute value of the assets subject to the risk of an increase in lapsation rates after the shock (i.e. permanent increase in the rates of lapsation).  If $A04=Y$ , B4 is calculated using simplified calculation for SLT health lapse rates.
B4A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – SLT health lapse risk – risk of increase in lapsation	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of an increase in lapsation rates, after the shock (i.e. permanent increase of the rates of lapsation). If $A04=Y$ , B4A is calculated using simplified calculation for SLT health lapse rates.
C4	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – SLT health lapse risk – risk of increase in lapsation	This is the net capital charge for the risk of a permanent increase in lapsation rates, after adjustment for the loss absorbing capacity of technical provisions. $C4 = (A4 - A4A) - (B4 - B4A)$ , $C4 \geq 0$ . If $A04=Y$ , C4 represents net capital charge for a permanent increase in SLT health lapse rates, calculated using simplified calculation for SLT health lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B4B	Initial absolute values after shock – Liabilities – SLT health lapse risk – risk of increase in lapsation	This is the absolute value of the liabilities underlying the risk of a permanent increase in lapsation rates, after the shock (permanent increase in lapsation rates) as used to compute the risk. If $A04=Y$ , B4B is calculated using simplified calculation for SLT health lapse rates.
D4	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – SLT health lapse risk – risk of increase in lapsation	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapsation rates . $D4 = (A4 - A4A) - (B4 - B4B)$ , $D4 \geq 0$ . If $A04=Y$ , C4 represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate.
A5	Initial absolute values before shock – Assets – SLT health lapse risk- risk of decrease in lapsation	This is the absolute value of the assets subject to the risk of a permanent decrease in lapsation rates, before the shock.
A5A	Initial absolute values before shock – Liabilities – SLT health lapse risk – risk of decrease in lapsation	This is the absolute value of liabilities subject to the risk of a permanent decrease in lapsation rates, before the shock.
B5	Absolute values after shock – Assets – SLT health lapse risk – risk of decrease in lapsation	This is the absolute value of the assets subject to the risk of a permanent decrease in lapsation rates, after the shock (i.e. permanent decrease in the rates of lapsation). If $A04=Y$ , B5 is calculated using simplified calculation for SLT health lapse rates.

B5A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – SLT health lapse risk –risk of decrease in lapsation	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of a permanent decrease in lapsation rates, after the shock (i.e. permanent decrease of the rates of lapsation). If A04=Y, B5A is calculated using simplified calculation for SLT health lapse rates.
C5	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – SLT health lapse risk –risk of decrease in lapsation	This is the net capital charge for the risk of a permanent decrease in lapsation rates, after adjustment for the loss absorbing capacity of technical provisions. $C5 = (A5-A5A)-(B5-B5A)$ , $C5 \geq 0$ . If A04=Y, C5 represents net capital charge for a permanent decrease in SLT health rates, calculated using simplified calculation for SLT health lapse rate, after adjustment for the loss absorbing capacity of technical provisions
B5B	Initial absolute values after shock – Liabilities – SLT health lapse risk –risk of decrease in lapsation	This is the absolute value of the liabilities subject to the risk of a permanent decrease in lapsation rates, after the shock (permanent decrease in lapsation rates). If A04=Y, B5B is calculated using simplified calculation for lapse rates.
D5	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - SLT health lapse risk –risk of decrease in lapsation	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapsation rates $D5 = (A5-A5A)-(B5-B5B)$ , $D5 \geq 0$ . If A04=Y, C5 represents gross capital charge for a permanent decrease in SLT health rates, calculated using simplified calculation for SLT health lapse rate
A6	Initial absolute values before shock – Assets – SLT health lapse risk- mass lapse risk	This is the absolute value of the assets subject to mass lapse risk, before the shock.
A6A	Initial absolute values before shock – Liabilities – SLT health lapse risk –mass lapse risk	This is the absolute value of liabilities subject to mass lapse risk , before the shock.
B6	Absolute values after shock – Assets – SLT health lapse risk – mass lapse risk	This is the absolute value of the assets subject to ass lapse risk, after the shock.
B6A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – SLT health lapse risk – mass lapse risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to mass lapse risk, after the shock.
C6	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. Net capital charge $C6 = (A6-A6A)-(B6-B6A)$ , $C6 \geq 0$ .
B6B	Initial absolute values after shock – Liabilities – SLT health lapse risk – mass lapse risk	This is the absolute value of the liabilities subject to mass lapse risk, after the shock.
D6	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - 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. Gross capital charge $D6 = (A6-A6A)-(B6-B6B)$ , $D6 \geq 0$ .

#### Health expense risk

A7	Initial absolute values before shock – Assets – Health expense risk	This is the absolute value of the assets subject to expense risk, before the shock.
A7A	Initial absolute values before shock – Liabilities – Health expense risk	This is the absolute value of liabilities subject to expense risk, before the shock.
B7	Absolute values after shock – Assets – Health expense risk	This is the absolute value of the assets subject to health expense risk, after the shock
B7A	Absolute values after shock – Liabilities (including the loss	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to health expense risk , after the shock
C7	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health expense risk	This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions. Net capital charge $C7 = (A7-A7A)-(B7-B7A)$ , $C7 \geq 0$ . If A05=Y, C7 represents net capital charge for health expense risk calculated using simplified calculations.
B7B	Initial absolute values after shock – Liabilities – Health expense risk	This is the absolute value of the liabilities subject to expense risk charge, after the shock
D7	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. Gross capital charge $D7 = (A7-A7A)-(B7-B7B)$ , $D7 \geq 0$ . If A05=Y, D7 represents gross capital charge for health expense risk calculated using simplified calculations.

#### Health revision risk

A8	Initial absolute values before shock – Assets – Health revision risk	This is the absolute value of the assets subject to health revision risk, before the shock.
A8A	Initial absolute values before shock – Liabilities –Health revision risk	This is the absolute value of liabilities subject to health revision risk charge, before the shock.
B8	Absolute values after shock – Assets – Health revision risk	This is the absolute value of the assets subject to health revision risk , after the shock
B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health revision risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to health revision risk , after the shock

C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) –Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions. Net capital charge C8 = (A8-A8A)-(B8-B8A), C8>=0.
B8B	Initial absolute values after shock – Liabilities – Health revision risk	This is the absolute value of the liabilities subject to health revision risk charge, after the shock ((i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk).
D8	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - Health revision risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health revision risk. Gross capital charge D8 = (A8-A8A)-(B8-B8B), D8>=0.

#### **Diversification within module**

C9	-Diversification within SLT health underwriting risk module - Net	This is the diversification effect within the SLT health underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.  C9 = C10 – C1 – C2 – C3 – C04 – C7 – C8
D9	Diversification within SLT health underwriting risk module - Gross	This is the diversification effect within the SLT health underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.  D9 = D10 – D1 – D2 – D3 – D04 – D7 – D8

#### **Total SLT health underwriting risk**

C10	Net solvency capital requirements (including the loss absorbing capacity of technical provisions) for - SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk, after adjustment the loss absorbing capacity of technical provisions.
D10	Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk.

#### **Further details on revision risk**

A11	Revision shock USP	NOT APPLICABLE for the purpose of preparatory phase Revision shock – undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
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#### **NSLT HEALTH UNDERWRITING RISK**

##### **NSLT Health premium and reserve**

A12	Standard deviation for premium risk – USP-Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for medical expenses insurance and proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
A12A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance –Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non – proportional reinsurance of medical expenses line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority  Where no undertaking specific parameter is used, this cell should be left blank.
B12	Standard deviation for reserve risk – USP- Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for medical expenses and proportional reinsurance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
C12	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Medical expenses insurance and proportional reinsurance	The volume measure for premium risk for medical expenses and proportional reinsurance line of business
D12	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Medical expenses insurance and proportional reinsurance	The volume measure for reserve risk for medical expenses and proportional reinsurance line of business
E12	Volume measure for premium and reserve risk – Geographical Diversification - Medical expenses insurance and proportional reinsurance	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for medical expenses and proportional reinsurance. If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F12	Volume measure for premium and reserve risk - V - Medical expenses insurance and proportional reinsurance	The volume measure for NSLT health premium and reserve risk for medical expenses and proportional reinsurance line of business
A13	Standard deviation for premium risk – USP- Income protection insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for income protection and proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.

A13A	Standard deviation for premium risk – USP- Adjustment factor for non – proportional reinsurance –Income protection insurance and proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific adjustment factor for non – proportional reinsurance of income protection line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority .</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
B13	Standard deviation for reserve risk – USP- Income protection insurance and proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific standard deviation for reserve risk for income protection and proportional reinsurance line of business as calculated by the undertaking and approved by the supervisory authority or prescribed.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
C13	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem – Income protection insurance and proportional reinsurance	The volume measure for premium risk for income protection and proportional reinsurance line of business
D13	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres – Income protection insurance and proportional reinsurance	The volume measure for reserve risk for income protection and proportional reinsurance line of business
E13	Volume measure for premium and reserve risk – Geographical Diversification – Income protection insurance and proportional reinsurance	<p>This represents the geographical diversification to be used for the volume measure for premium and reserve risk for income protection undertakings and proportional</p> <p>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.</p>
F13	Volume measure for premium and reserve risk - V – Income protection insurance and proportional reinsurance	The volume measure for NSLT health premium and reserve risk for income protection and proportional reinsurance line of business
A14	Standard deviation for premium risk – USP- Workers’ compensation insurance and proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific standard deviation for premium risk for workers’ compensation and proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
A14A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Workers’ compensation insurance and proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific adjustment factor for non – proportional reinsurance of workers’ compensation and proportional reinsurance line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
B14	Standard deviation for reserve risk – USP- Workers’ compensation insurance and proportional reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific standard deviation for reserve risk for workers’ compensation and proportional reinsurance line of business as calculated by the undertaking and approved by the supervisory authority or prescribed .</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
C14	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Workers’ compensation insurance and proportional reinsurance	The volume measure for premium risk for workers’ compensation and proportional reinsurance line of business
D14	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Workers’ compensation insurance and proportional reinsurance	The volume measure for reserve risk for workers’ compensation and proportional reinsurance line of business
E14	Volume measure for premium and reserve risk – Geographical Diversification - Workers’ compensation insurance and proportional reinsurance	<p>This represents the geographical diversification to be used for the volume measure for workers’ compensation and proportional reinsurance</p> <p>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.</p>
F14	Volume measure for premium and reserve risk - V - Workers’ compensation insurance and proportional reinsurance	The volume measure for NSLT health premium and reserve risk for workers’ compensation and proportional reinsurance line of business
A15	Standard deviation for premium risk – USP - Non -proportional health reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific standard deviation for premium risk for non proportional health insurance as calculated by the undertaking and approved or prescribed by the supervisory authority</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
A15A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Non -proportional health reinsurance	<p>NOT APPLICABLE for the purpose of preparatory phase</p> <p>This is the undertaking specific adjustment factor for non – proportional reinsurance of the non-proportional health insurance line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>

B15	Standard deviation for reserve risk – USP- Non -proportional health reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for non-proportional health reinsurance line of business as calculated by the undertaking and approved by the supervisory authority or prescribed. This item is not reported where no undertaking specific parameter is used.
C15	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Non -proportional health reinsurance	The volume measure for premium risk for non -proportional health reinsurance line of business
D15	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Non -proportional health reinsurance	The volume measure for reserve risk for non-proportional health reinsurance line of business
E15	Volume measure for premium and reserve risk – Geographical Diversification - Non -proportional health reinsurance	This represents the geographical diversification to be used for the volume measure for non-proportional health reinsurance If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F15	Volume measure for premium and reserve risk - V - Non -proportional health reinsurance	The volume measure for NSLT health premium and reserve risk for non-proportional health reinsurance line of business
A16	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
F16	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business: $F16 = \text{sum}(F12 : F15)$
A17	Total NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module.

#### **NSLT Health lapse risk**

A18	Initial absolute values before shock – Assets – Lapse risk	This is the absolute value of the assets subject to the NSLT health lapse risk, before the shock.
A18A	Initial absolute values before shock – Liabilities – Lapse risk	This is the absolute value of liabilities subject to the NSLT health lapse risk, before the shock.
B18	Absolute values after shock – Assets – Lapse risk	This is the absolute value of the assets subject to the NSLT health lapse risk, after the shock.
B18B	Absolute values after shock (excluding the loss absorbing capacity of technical provisions) – Liabilities – Lapse risk	This is the absolute value of the liabilities (excluding the loss absorbing capacity of technical provisions) subject to lapse risk, after the shock.
D18	Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk.  $\text{Solvency capital requirement } D18 = (A18 - A18A) - (B18 - B18B), D18 \geq 0.$
D19	Diversification within NSLT health underwriting risk - gross	This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.
D20	Total gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .

#### **Health Catastrophe risk**

B21	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions
A21	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item C23 of SCR – B3F.
B22	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions
A22	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks- Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub-module calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item C24 of SCR – B3F.
B23	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The net solvency capital requirement for the pandemic risk sub-module, calculated including loss absorbing capacity of technical provisions.

A23	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The gross solvency capital requirement for the pandemic risk sub-module is calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item C25 of SCR – B3F.
B24	Diversification within health catastrophe risk - Net	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated including loss absorbing capacity of technical provisions
A24	Diversification within health catastrophe risk - Gross	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated excluding loss absorbing capacity of technical provisions.
B25	Total net solvency capital requirement for health catastrophe risk (including loss absorbing capacity of technical provisions)	This is the total net capital charge (including loss absorbing capacity of technical provisions) for the health catastrophe risk sub –module
A25	Total gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub – module (excluding loss absorbing capacity of technical provisions)
B26	-Diversification within health underwriting risk module – Net	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated including loss absorbing capacity of technical provision.  B26=SUM(C10, A17, D20,B25) -B27
A26	Diversification within health underwriting risk module – Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated excluding loss absorbing capacity of technical provisions  A26=SUM(D10, A17, D20, A25) - A27
B27	Total net solvency capital requirement for health underwriting risk (including loss absorbing capacity of technical provisions)	This is the total net solvency capital requirement for the health underwriting risk Without precluding the final design of reporting on SCR, item B27 should agree with item A4 on SCR – B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item B27 and item A4 on SCR B2A is not applicable
A27	Total gross solvency capital requirement (excluding loss - absorbing capacity of technical provisions) for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk Without precluding the final design of reporting on SCR, item A27 should agree with item B4 on SCR – B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A27 and item B4 on SCR B2A is not applicable

**Technical Annex II: List of quantitative reporting items**  
**SCR-B3E-L**  
**Solvency Capital Requirement - Non-life underwriting risk**

ITEM		INSTRUCTIONS
A001	Captives simplifications – non life premium and reserve risk (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of non-life premium and reserve risk. The following options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an undertaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.

**Premium and Reserve Risk**

A1	Standard deviation for premium risk – USP Standard Deviation-Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for motor vehicle liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
A1A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non – proportional reinsurance of a motor vehicle liability line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance – as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
B1	Standard deviation for reserve risk – USP-Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for motor vehicle liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
C1	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Motor vehicle liability	The volume measure for premium risk for motor vehicle liability line of business
D1	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Motor vehicle liability	The volume measure for reserve risk for motor vehicle liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E1	Volume measure for premium and reserve risk – Geographical Diversification - Motor vehicle liability	The volume measure for motor vehicle liability line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F1	Volume measure for premium and reserve risk - V - Motor vehicle liability	The volume measure for non – life premium and reserve risk for motor vehicle liability line of business
A2	Standard deviation for premium risk – USP Standard Deviation -Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Motor, other classes, line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A2 = 0
A2A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of Motor, other classes, line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A2A = 0
B2	Standard deviation for reserve risk – USP- Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Motor, other classes, line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B2 = 0



C2	Volume measure for premium and reserve risk – Vprem - Motor, other classes	The volume measure for premium risk for Motor, other classes , line of business
D2	Volume measure for premium and reserve risk – Vres - Motor, other classes	The volume measure for reserve risk for Motor, other classes, line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E2	Volume measure for premium and reserve risk – Geographical Diversification - Motor, other classes	The volume measure for Motor, other classes, line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F2	Volume measure for premium and reserve risk - V - Motor, other classes	The volume measure for non-life premium and reserve risk for Motor, other classes
A3	Standard deviation for premium risk – USP Standard Deviation -Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Marine, aviation, transport (MAT) line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A3 = 0
A3A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Marine, aviation, transport (MAT) line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A3A = 0
B3	Standard deviation for reserve risk – USP- Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Marine, aviation, transport (MAT) line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B3 = 0
C3	Volume measure for premium and reserve risk – Vprem - Marine, aviation, transport (MAT)	The volume measure for premium risk for Marine, aviation, transport (MAT) line of business
D3	Volume measure for premium and reserve risk – Vres - Marine, aviation, transport (MAT)	The volume measure for reserve risk for Marine, aviation, transport (MAT) line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E3	Volume measure for premium and reserve risk – Geographical Diversification - Marine, aviation, transport (MAT)	The volume measure for Marine, aviation, transport (MAT) line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F3	Volume measure for premium and reserve risk - V - Marine, aviation, transport (MAT)	The volume measure for non-life premium and reserve risk for Marine, aviation, transport (MAT) line of business
A4	Standard deviation for premium risk – USP Standard Deviation - Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Fire and other property damage line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A4 = 0
A4A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Fire and other property damage line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A4A = 0
B4	Standard deviation for reserve risk – USP- Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Fire and other property damage line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B4 = 0

C4	Volume measure for premium and reserve risk – Vprem - Fire and other property damage	The volume measure for premium risk for Fire and other property damage line of business
D4	Volume measure for premium and reserve risk – Vres - Fire and other property damage	The volume measure for reserve risk for Fire and other property damage line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E4	Volume measure for premium and reserve risk – Geographical Diversification - Fire and other property damage	For Fire and other property damage line of business undertakings may calculate the factor for geographical diversification $DIV_g$ according to Solvency II requirements. If the factor for geographical diversification is not calculated, then E4 is set to the default value of 1. IF A001 = Y, E4 = 0
F4	Volume measure for premium and reserve risk -	The volume measure for non-life premium and reserve risk for Fire and other property damage line of business
A5	Standard deviation for premium risk – USP Standard Deviation -Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Third party liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A5 = 0
A5A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Third party liability line of business allows undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A5A = 0
B5	Standard deviation for reserve risk – USP- Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Third party liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B5 = 0
C5	Volume measure for	The volume measure for premium risk for Third party liability line of business
D5	Volume measure for premium and reserve risk – Vres - Third party liability	The volume measure for reserve risk for Third party liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E5	Volume measure for premium and reserve risk – Geographical Diversification - Third party liability	The volume measure for Third party liability line of business undertakings  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F5	Volume measure for premium and reserve risk - V - Third party liability	The volume measure for non-life premium and reserve risk for Third party liability line of business
A6	Standard deviation for premium risk – USP Standard Deviation -Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Credit and suretyship line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A6 = 0
A6A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Credit and suretyship line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A6A = 0
B6	Standard deviation for reserve risk – USP- Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Credit and suretyship line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B6 = 0
C6	Volume measure for premium and reserve risk – Vprem - Credit and suretyship	The volume measure for premium risk for Credit and suretyship line of business

D6	Volume measure for premium and reserve risk – Vres - Credit and suretyship	The volume measure for reserve risk for Credit and suretyship line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E6	Volume measure for premium and reserve risk – Geographical Diversification - Credit and suretyship	The volume measure for Credit and suretyship line of business undertakings  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F6	Volume measure for premium and reserve risk - V - Credit and suretyship	The volume measure for non-life premium and reserve risk for Credit and suretyship line of business
A7	Standard deviation for premium risk – USP Standard Deviation - Legal expenses	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Legal expenses line of business, calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A7 = 0
A7A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Legal expenses	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Legal expenses line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A7A = 0
B7	Standard deviation for reserve risk – USP- Legal expenses	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Legal expenses line of business as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used.
C7	Volume measure for premium and reserve risk – Vprem - Legal expenses	The volume measure for premium risk for Legal expenses line of business
D7	Volume measure for premium and reserve risk – Vres - Legal expenses	The volume measure for reserve risk for Legal expenses line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E7	Volume measure for premium and reserve risk – Geographical Diversification - Legal expenses	The volume measure for Legal expenses line of business  If the factor for geographical diversification is not calculated, then E7 is set to the default value of 1.
F7	Volume measure for premium and reserve risk - V - Legal expenses	The volume measure for non-life premium and reserve risk for Legal expenses line of business
A8	Standard deviation for premium risk – USP Standard Deviation - Assistance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Assistance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A8 = 0
A8A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Assistance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of an Assistance line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A8A = 0
B8	Standard deviation for reserve risk – USP- Assistance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for an Assistance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, this cell = 0
C8	Volume measure for premium and reserve risk – Vprem – Assistance	The volume measure for premium risk for Assistance line of business
D8	Volume measure for premium and reserve risk – Vres - Assistance	The volume measure for reserve risk for Assistance line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.

E8	Volume measure for premium and reserve risk – Geographical Diversification - Assistance	The volume measure for Assistance line of business  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F8	Volume measure for premium and reserve risk - V - Assistance	The volume measure for non-life premium and reserve risk for Assistance line of business
A9	Standard deviation for premium risk – USP Standard Deviation - Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Miscellaneous line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A9 = 0
A9A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Miscellaneous line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A9A = 0
B9	Standard deviation for reserve risk- USP – Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Miscellaneous line of business as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B9 = 0
C9	Volume measure for	The volume measure for premium risk for Miscellaneous line of business
D9	Volume measure for premium and reserve risk – Vres - Miscellaneous	The volume measure for reserve risk for Miscellaneous line of business, equal to the best estimate for the provisions for claims outstanding for the Miscellaneous line of business, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E9	Volume measure for premium and reserve risk – Geographical Diversification - Miscellaneous	The volume measure for Miscellaneous line of business  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F9	Volume measure for premium and reserve risk - V - Miscellaneous	The volume measure for non-life premium and reserve risk
A10	Standard deviation for premium risk – USP Standard Deviation- Non – proportional reinsurance –property	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk Non-proportional reinsurance - property line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A10 = 0
A10A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – property	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used.
B10	Standard deviation for reserve risk – USP-Non – proportional reinsurance - property	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance – property line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B10 = 0
C10	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance - property	The volume measure for premium risk for Non-proportional reinsurance – property line of business
D10	Volume measure for premium and reserve risk – Vres - Non – proportional reinsurance - property	The volume measure for reserve risk for Non-proportional reinsurance – property line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – property , after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E10	Volume measure for premium and reserve risk – Geographical Diversification - Non – proportional reinsurance - property	The volume measure for Non-proportional reinsurance – property line of business  IF A001 = Y, E10 = 0

F10	Volume measure for premium and reserve risk - V - Non - proportional reinsurance - property	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance - property  IF A001 = Y, F10 = 0
A11	Standard deviation for premium risk - USP Standard Deviation - Non - proportional reinsurance - casualty	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Non-proportional reinsurance - casualty line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A11 = 0
A11A	Standard deviation for premium risk - USP - Adjustment factor for non - proportional reinsurance - Non-proportional reinsurance-casualty	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Non-proportional reinsurance - casualty line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A11A = 0
B11	Standard deviation for reserve risk - USP - Non - proportional reinsurance - casualty	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance - casualty line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B11 = 0
C11	Volume measure for premium and reserve risk - Vprem - Non - proportional reinsurance - casualty	The volume measure for premium risk for Non-proportional reinsurance - casualty line of business
D11	Volume measure for premium and reserve risk - Vres - Non - proportional reinsurance - casualty	The volume measure for reserve risk for Non-proportional reinsurance - casualty line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance - casualty, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E11	Volume measure for premium and reserve risk - Geographical Diversification - Non - proportional reinsurance - casualty	The volume measure for Non-proportional reinsurance - casualty line of business  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F11	Volume measure for premium and reserve risk - V - Non - proportional reinsurance - casualty	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance - casualty line of business
A12	Standard deviation for premium risk - USP Standard Deviation - Non - proportional reinsurance - MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Non-proportional reinsurance - MAT line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A12 = 0
A12A	Standard deviation for premium risk - USP - Adjustment factor for non - proportional reinsurance - Non-proportional reinsurance-MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Non-proportional reinsurance - MAT line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A12A = 0
B12	Standard deviation for reserve risk - USP - Non - proportional reinsurance - MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance - MAT line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B12 = 0
C12	Volume measure for premium and reserve risk - Vprem - Non - proportional reinsurance - MAT	The volume measure for premium risk for Non-proportional reinsurance - MAT line of business
D12	Volume measure for premium and reserve risk - Vprem - Non - proportional reinsurance - MAT	The volume measure for reserve risk for Non-proportional reinsurance - MAT line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance - MAT, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.

E12	Volume measure for premium and reserve risk – Geographical Diversification - Non – proportional reinsurance – MAT	The volume measure for Non-proportional reinsurance – MAT line of business  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F12	Volume measure for premium and reserve risk - V - Non – proportional reinsurance - MAT	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – MAT
A13	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
F13	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business:  $F13 = \text{sum}(F1:F12)$
A14	Total capital requirement for non – life premium and reserve risk	This is the total capital charge for the non-life premium and reserve risk sub module.  IF A001=Y, item A14 represents total capital charge for non-life premium and reserve risk sub module calculated using simplified calculation.

#### **Non life lapse risk**

A15	Initial absolute values before shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to the Non-life lapse risk, before the shock.
A15A	Initial absolute values before shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of liabilities subject to the Non-life lapse risk, before the shock.
B15	Absolute values after shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to non life lapse risk, after the shock.
B15A	Absolute values after shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of the liabilities subject to non life lapse risk, after the shock.
C15	Solvency capital requirement - Non-life underwriting risk - Lapse risk	This is the capital charge for non life underwriting lapse risk. $C15 = (A15-A15A) - (B15-B15B)$ , $C15 \geq 0$ .

#### **Non – life catastrophe risk**

A16	Capital requirement for non – life catastrophe risk	This is the total non life catastrophe risk capital requirement. This cell should agree with C21 on template SCR – B3F.
A17	Diversification within non – life underwriting risk module	This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk. $A17 = A18 - C15 - A16 - A14$
A18	Total capital requirement for non-life underwriting risk	This is the solvency capital requirement for non-life underwriting risk sub module. Without precluding the final design of reporting on SCR, this item should agree with A5 on SCR – B2A. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A18 and item A5 on SCR B2A is not applicable

**Technical Annex II: List of quantitative reporting items**  
**SCR-B3F-L**  
**Solvency Capital Requirement - Non-life catastrophe risk**

<b>ITEM</b>		<b>INSTRUCTIONS</b>
A0	Fund number	NOT APPLICABLE for the purpose of interim measures. Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.
A30	Ring fenced fund? (Y/N)	NOT APPLICABLE for the purpose of interim measures. Identify whether the reported figures are with regard to RFF. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported don't refer to a RFF: N

**Non-life catastrophe risk – Summary**

A1	Gross SCR – Natural catastrophe risk	This is the total gross catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in A7.
A2:A6	Gross SCR – Natural catastrophe risk perils	This is the total gross capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Gross Catastrophe Risk Charge:  A2=AF39 A3=BE39 A4=CF33 A5=DF28 A6=EE3
A7	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different natural catastrophe perils. A7=SUM(A2:A6)-A1
B1	Total risk mitigation – Natural catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in B7. B1=C1-A1
B2:B6	Total risk mitigation – Natural catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence  B2=A2-C2 B3=A3-C3 B4=A4-C4 B5=A5-C5 B6=A6-C6
B7	Total risk mitigation – Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils. B7=A7-C7
C1	Net SCR – Natural catastrophe risk	This is the total net catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C7.
C2:C6	Net SCR – Natural catastrophe risk perils	This is the total net capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Net Catastrophe Risk Charge:  C2=A139 C3=BH39 C4=CI33 C5=DI28 C6=EH3

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



ITEM		INSTRUCTIONS
C10:C15	Net SCR – Man-made catastrophe risk perils	<p>This is the total net capital requirement per man-made catastrophe peril, taking into consideration the diversification effect between zones and regions.</p> <p>Amounts for the following risk perils are to be reported, when present:</p> <ul style="list-style-type: none"> <li>Motor vehicle liability</li> <li>Marine</li> <li>Aviation</li> <li>Fire</li> <li>Liability</li> <li>Credit &amp; Suretyship</li> </ul> <p>Per man-made peril this amount is equal to the Net Catastrophe Risk Charge:</p> <p>C10=GA6 C11=HC5 C12=IF1 C13=JA4 C14=KC10 C15=LC14</p>
C16	Net SCR – Diversification between perils	<p>Diversification effect arising from the aggregation of the total net capital charges relating to different man-made catastrophe perils.</p> <p>C16=SUM(C10:C15)-C9</p>
A17	Gross SCR – Other non-life catastrophe risk	<p>This is the total gross catastrophe risk arising from all “other non-life” perils and taking into consideration the diversification between the perils given in A18.</p>
A18	Gross SCR – Diversification between perils	<p>Diversification effect arising from the aggregation of the total gross capital charges relating to different “other non-life” perils.</p> <p>A18=MG2</p>
B17	Total risk mitigation – Other non-life catastrophe risk	<p>This is the total risk mitigation effect of the undertaking’s specific reinsurance contracts and special purpose vehicles arising from all “other non-life” perils and taking into consideration the diversification effect between the perils given in B18.</p> <p>B17=A17-C17</p>
B18	Total risk mitigation – Diversification between perils	<p>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.</p> <p>B18=A18-C18</p>
C17	Net SCR – Other non-life catastrophe risk	<p>This is the total net catastrophe risk arising from all “other non-life” catastrophe perils and taking into consideration the diversification effect between the perils given in C18.</p>
C18	Net SCR – Diversification between perils	<p>Diversification effect arising from the aggregation of the total net capital charges relating to different “other non-life” catastrophe perils.</p> <p>C18=MG4</p>
A19	Gross SCR - Total Non-life catastrophe risk before diversification	<p>This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks) before the diversification between the sub-modules.</p> <p>A19=A1+A8+A9+A17</p>
A20	Gross SCR - Diversification between sub-modules	<p>Diversification effect arising from the aggregation of the total gross capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks).</p> <p>A20=A19-A21</p>
A21	Gross SCR - Total Non-life catastrophe risk after diversification	<p>This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks), taking into consideration the diversification between the sub-modules given in A20.</p>
B19	Total risk mitigation – Total Non-life catastrophe risk before diversification	<p>This is the total risk mitigation effect of the undertaking’s specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks), before the diversification between the sub-modules.</p> <p>B19=A19-C19</p>
B20	Total risk mitigation – Diversification between sub-modules	<p>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).</p> <p>B20=A20-C20</p>
B21	Total risk mitigation – Total Non-life catastrophe risk after diversification	<p>This is the total risk mitigation effect of the undertaking’s specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks), taking into consideration the diversification effect between the sub-modules given in B20.</p> <p>B21=A21-C21</p>
C19	Net SCR - Total Non-life catastrophe risk before diversification	<p>This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and “Other non-life” catastrophe risks), before the diversification between the sub-modules.</p> <p>C19=C1+C8+C9+C17</p>

ITEM		INSTRUCTIONS
C20	Net SCR - Diversification between sub-modules	Diversification effect arising from the aggregation of the total net capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). C20=C19-C21
C21	Net SCR - Total Non-life catastrophe risk after diversification	This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification between the sub-modules given in item C20.
<b>Health catastrophe risk – Summary</b>		
A22	Gross SCR – Health catastrophe risk	This is the total gross catastrophe risk arising from all Health catastrophe risk sub-modules and taking into consideration the diversification between the sub-modules given in A26.
A23:A25	Gross SCR – Health catastrophe risk sub-modules	This is the total gross capital requirement per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries.  Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Gross Catastrophe Risk Charge: A23=NK34 A24=OG18 A25=PJ21
A26	Gross SCR – Diversification between sub-modules	Diversification effect arising from the aggregation of the total gross capital charges relating to different Health risk catastrophe sub-modules. A26=SUM(A23:A25)-A22
B22	Total risk mitigation – Health catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health risk catastrophe sub-modules and taking into consideration the diversification effect between the sub-modules given in B26. B22=A22-C22
B23:B25	Total risk mitigation – Health catastrophe risk sub-modules	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic  B23=A23-C23 B24=A24-C24 B25=A25-C25
B26	Total risk mitigation – Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules. B26=B23-B25
C22	Net SCR – Health catastrophe risk	This is the total net catastrophe risk arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C26. Amount must be equal with the amount for Total capital requirement for health catastrophe risk (item A25) mentioned in the template for SCR Health underwriting risk (SCR-B3D).
C23:C25	Net SCR – Health catastrophe risk sub-modules	This is the total net capital requirement per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Net Catastrophe C23=NN34 C24=OJ18 C25=PM21
C26	Net SCR – Diversification between sub-modules	Diversification effect arising from the aggregation of the total net capital charges relating to different Health catastrophe risk sub-modules. C26=SUM(C23:C25)-C22

**ITEM**  
**Natural catastrophe risk – Windstorm**

**INSTRUCTIONS**

AA1:AA20	Estimation of the gross premium to be earned – EEA Region	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 20 EEA regions for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. EEA regions are the following ones:</p> <p>Republic of Austria Kingdom of Belgium Czech Republic Swiss Confederation; Principality of Lichtenstein Kingdom of Denmark French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Federal Republic of Germany Republic of Iceland Ireland Grand Duchy of Luxemburg Kingdom of the Netherlands Kingdom of Norway Republic of Poland Kingdom of Spain; Principality of Andorra Kingdom of Sweden United Kingdom of Great Britain and Northern Ireland Guadeloupe Martinique Collectivity of Saint Martin Réunion</p>
AA21	Estimation of the gross premium to be earned – Total Windstorm EEA Regions before diversification	AA21=SUM(AA1:AA20)
AA22:AA35	Estimation of the gross premium to be earned – Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 14 regions other than the EEA regions, for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. The 14 other that the EEA regions are the following ones:</p> <p>Central and Western Asia Eastern Asia South and South-Eastern Asia Oceania Northern Africa Southern Africa Northern America excluding the United States of America Caribbean and Central America Eastern South America Northern, southern and western South America North-east United States of America South-east United States of America Mid-west United States of America Western United States of America</p>
AA36	Estimation of the gross premium to be earned - Total Windstorm Other Regions before diversifications	AA36=SUM(AA22:AA35)
AA37	Estimation of the gross premium to be earned - Total Windstorm all Regions before diversification	AA37=AA21+AA36
AB1:AB20	Exposure – EEA Region	<p>The sum of the total sum insured per each of the 20 EEA regions:</p> <ul style="list-style-type: none"> <li>· 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</li> <li>· For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Windstorm and where the risk is situated in this particular EEA region.</li> </ul> <p>The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20</p>

ITEM		INSTRUCTIONS
AB21	Exposure – Total Windstorm EEA Regions before diversification	AB21=SUM(AB1:AB20)
AB22:AB35	Exposure – Other Regions	The sum of the total sum insured in relation to the 14 regions other than the EEA regions: <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> The 14 other that the EEA regions are the ones identifies in the instructions for items AA22:AA35
AB36	Exposure - Total Windstorm Other Regions before diversifications	AB36=SUM(AB22:AB35)
AB37	Exposure - Total Windstorm all Regions before diversification	AB37=AB21+AB36
AC1:AC20	Specified Gross Loss – EEA Region	Specified gross windstorm loss per each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20.
AC21	Specified Gross Loss – Total Windstorm EEA Regions before diversification	AC21=SUM(AC1:AC20)
AD1:AD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Windstorm according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. AD1=AC1/AB1 AD2=AC2/AB2 AD3=AC3/AB3 AD4=AC4/AB4 AD5=AC4/AB5 AD6=AC6/AB6 AD7=AC7/AB7 AD8=AC8/AB8 AD9=AC9/AB9 AD10=AC10/AB10 AD11=AC11/AB11 AD12=AC12/AB12 AD13=AC13/AB13 AD14=AC14/AB14 AD15=AC15/AB15 AD16=AC16/AB16 AD17=AC17/AB17 AD18=AC18/AB18 AD19=AC19/AB19 AD20=AC20/AB20
AD21	Gross Cat Risk Charge Factor – Total Windstorm EEA Regions before diversification	AD21=SUM(AD1:AD20)
AE1:AE20	Scenario A or B – EEA Region	The larger of the capital requirement for Windstorm risk for each of the 20 EEA regions according to scenario A or scenario B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
AF1:AF20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Windstorm for each of the 20 EEA Regions corresponding to the larger of scenario A or B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20.
AF21	Gross Catastrophe Risk Charge – Total Windstorm EEA Regions before diversification	AF21=SUM(AF1:AF20)

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

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

**ITEM**  
**Natural catastrophe risk – Earthquake**

**INSTRUCTIONS**

BA1:BA20	Estimation of the gross premium to be earned – EEA Region	<p>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to the 20 EEA regions, for the contract in relation to the obligations of lines of business:</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. The 20 EEA regions are the following ones:</p> <p>Republic of Austria Kingdom of Belgium Republic of Bulgaria Republic of Croatia Republic of Cyprus Czech Republic Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Federal Republic of Germany Hellenic Republic Republic of Hungary Italian Republic; Republic of San Marino; Vatican City State Republic of Malta Portuguese Republic Romania Slovak Republic Republic of Slovenia Guadeloupe Martinique Collectivity of Saint Martin</p>
BA21	Estimation of the gross premium to be earned – Total Earthquake EEA Regions before diversification	BA21=SUM(BA1:BA20)
BA22:BA35	Estimation of the gross premium to be earned – Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</p>
BA36	Estimation of the gross premium to be earned – Total Earthquake Other Regions before diversification	BA36=SUM(BA22:BA35)
BA37	Estimation of the gross premium to be earned – Total Earthquake all Regions before diversification	BA37=BA21+BA36
BB1:BB20	Exposure – EEA Region	<p>The sum of the total sum insured per each of the 20 EEA regions:</p> <ul style="list-style-type: none"> <li>· For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular EEA region and</li> <li>· For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Earthquake and where the risk is situated in this particular EEA region.</li> </ul> <p>The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.</p>
BB21	Exposure – Total Earthquake EEA Regions before diversification	BB21=SUM(BB1:BB20)

ITEM		INSTRUCTIONS
BB22:BB35	Exposure – Other Regions	The sum of the total sum insured in relation to each of the 14 regions other than the <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
BB36	Exposure – Total Earthquake Other Regions before diversification	BB36=SUM(BB22:BB35)
BB37	Exposure – Total Earthquake All Regions before diversification	BB37=BB21+BB36
BC1:BC20	Specified Gross Loss – EEA Region	Specified gross Earthquake loss for each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BC21	Specified Gross Loss – Total Earthquake EEA Regions before diversification	BC21=SUM(BC1:BC20)
BD1:BD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.  BD1=BC1/BB1 BD2=BC2/BB2 BD3=BC3/BB3 BD4=BC4/BB4 BD5=BC5/BB5 BD6=BC6/BB6 BD7=BC7/BB7 BD8=BC8/BB8 BD9=BC9/BB9 BD10=BC10/BB10 BD11=BC11/BB11 BD12=BC12/BB12 BD13=BC13/BB13 BD14=BC14/BB14 BD15=BC15/BB15 BD16=BC16/BB16 BD17=BC17/BB17 BD18=BC18/BB18 BD19=BC19/BB19 BD20=BC20/BB20
BD21	Gross Cat Risk Charge Factor – Total Earthquake EEA Regions before diversification	BD21=BC21/BB21
BE1:BE20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Earthquakes in each of the 20 EEA Regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BE21	Gross Catastrophe Risk Charge – Total Earthquake EEA Regions before diversification	BE21=SUM(BE1:BE20)
BE36	Gross Catastrophe Risk Charge – Other Regions before diversification	The gross capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
BE37	Gross Catastrophe Risk Charge – All Regions before diversification	BE37=BE21+BE36
BE38	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both EEA Regions and Other regions). BE38=BE37-BE39
BE39	Gross Catastrophe Risk Charge – Total Earthquake	This is the total gross capital requirement for Earthquake risk, taking into consideration the diversification effect given in BE38.



ITEM		INSTRUCTIONS
BF1:BF20	Estimated Risk Mitigation – EEA Region	Per each of the 20 EEA Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BF21	Estimated Risk Mitigation – Total Earthquake EEA Regions before diversification	$BF21 = \text{SUM}(BF1:BF20)$
BF36	Estimated Risk Mitigation – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
BF37	Estimated Risk Mitigation – All Regions before diversification	$BF37 = BF21 + BF36$
BG1:BG20	Estimated Reinstatement Premiums – EEA Region	Per each of the 20 EEA Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BG21	Estimated Reinstatement Premiums – Total Earthquake EEA Regions before diversification	$BG21 = \text{SUM}(BG1:BG20)$
BG36	Estimated Reinstatement Premiums – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
BG37	Estimated Reinstatement Premiums – All Regions before diversification	$BG37 = BG21 + BG36$
BH1:BH20	Net Catastrophe Risk Charge – EEA Region	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 EEA regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20. $BH1 = BE1 - BF1 + BG1$ $BH2 = BE2 - BF2 + BG2$ $BH3 = BE3 - BF3 + BG3$ $BH4 = BE4 - BF4 + BG4$ $BH5 = BE5 - BF5 + BG5$ $BH6 = BE6 - BF6 + BG6$ $BH7 = BE7 - BF7 + BG7$ $BH8 = BE8 - BF8 + BG8$ $BH9 = BE9 - BF9 + BG9$ $BH10 = BE10 - BF10 + BG10$ $BH11 = BE11 - BF11 + BG11$ $BH12 = BE12 - BF12 + BG12$ $BH13 = BE13 - BF13 + BG13$ $BH14 = BE14 - BF14 + BG14$ $BH15 = BE15 - BF15 + BG15$ $BH16 = BE16 - BF16 + BG16$ $BH17 = BE17 - BF17 + BG17$ $BH18 = BE18 - BF18 + BG18$ $BH19 = BE19 - BF19 + BG19$ $BH20 = BE20 - BF20 + BG20$
BH21	Net Catastrophe Risk Charge – Total Earthquake EEA Region before diversification	$BH21 = \text{SUM}(BH1:BH20)$
BH36	Net Catastrophe Risk Charge – Other Regions before diversification	Net capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. $BH36 = BE36 - BF36 + BG36$

ITEM		INSTRUCTIONS
BH37	Net Catastrophe Risk Charge – All Regions before diversification	$BH37=BH21+BH36$
BH38	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Earthquake risks relating to the different regions (both EEA Regions and Other regions). $BH38=BH37-BH39$
BH39	Net Catastrophe Risk Charge – Total Earthquake	This is the total net capital requirement for Earthquake risk, taking into consideration the diversification effect given in BH38.

**Natural catastrophe risk – Flood**

CA1:CA14	Estimation of the gross premium to be earned – EEA Region	<p>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 EEA regions, for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance</li> <li>· Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. The 14 EEA regions are the ones defined in Annex NLUR7 from Level II Implementing Measures:</p> <p>Republic of Austria Kingdom of Belgium Republic of Bulgaria Czech Republic Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco Federal Republic of Germany Republic of Hungary Italian Republic; Republic of San Marino; Vatican City State Republic of Poland Romania Slovak Republic Republic of Slovenia United Kingdom of Great Britain and Northern Ireland</p>
CA15	Estimation of the gross premium to be earned – Total Flood EEA Regions before diversification	$CA15=SUM(CA1:CA14)$
CA16:CA29	Estimation of the gross premium to be earned – Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance</li> <li>· Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</p>
CA30	Estimation of the gross premium to be earned – Total Flood Other Regions before diversification	$CA30=SUM(CA16:CA29)$
CA31	Estimation of the gross premium to be earned – Total Flood All Regions before diversification	$CA31=CA15+CA30$

ITEM		INSTRUCTIONS
CB1:CB14	Exposure – EEA Region	<p>The sum of the total sum insured per each of the 20 EEA regions:</p> <ul style="list-style-type: none"> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular EEA region and</li> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region and</li> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region.</li> </ul> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p>
CB15	Exposure – Total Flood EEA Regions before diversification	CB15=SUM(CB1:CB14)
CB16:CB29	Exposure – Other Regions	<p>The sum of the total sum insured in relation to each of the 14 regions other than the</p> <ul style="list-style-type: none"> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</p>
CB30	Exposure – Total Flood Other Regions before diversification	CB30=SUM(CB16:CB29)
CB31	Exposure – Total Flood All Regions before diversification	CB31=CB15+CB30
CC1:CC14	Specified Gross Loss – EEA Region	<p>Specified gross Flood loss in each of the 14 EEA regions, taking into consideration the effect of diversification between zones.</p> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p>
CC15	Specified Gross Loss – Total Flood EEA Regions before diversification	CC15=SUM(CC1:CC14)
CD1:CD14	Gross Cat Risk Charge Factor – EEA Region	<p>The Risk Charge Factor per each of the 14 EEA regions for Flood according to the Standard Formula, taking into consideration the effect of diversification between zones.</p> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p> <p>CD1=CC1/CB1  CD2=CC2/CB2  CD3=CC3/CB3  CD4=CC4/CB4  CD5=CC5/CB5  CD6=CC6/CB6  CD7=CC7/CB7  CD8=CC8/CB8  CD9=CC9/CB9  CD10=CC10/CB10  CD11=CC11/CB11  CD12=CC12/CB12  CD13=CC13/CB13  CD14=CC14/CB14</p>
CD15	Gross Cat Risk Charge Factor – Total Flood EEA Regions before diversification	CD15=CC15/CB15
CE1:CE14	Scenario A or B – EEA Region	<p>The larger of the capital requirement for Flood risk in each of the 14 EEA regions according to scenario A or scenario B.</p> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p> <p>By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.</p>
CF1:CF14	Gross Catastrophe Risk Charge – EEA Region	<p>Gross capital requirement arising from Floods in each of th 14 EEA Regions, corresponding to the larger of scenario A or B.</p> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p>

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

ITEM		INSTRUCTIONS
CI1:CI14	Net Catastrophe Risk Charge – EEA Region before diversification	<p>Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 EEA regions, corresponding to the selected scenario.</p> <p>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</p> <p>CI1=CF1-CG1+CH1  CI2=CF2-CG2+CH2  CI3=CF3-CG3+CH3  CI4=CF4-CG4+CH4  CI5=CF5-CG5+CH5  CI6=CF6-CG6+CH6  CI7=CF7-CG7+CH7  CI8=CF8-CG8+CH8  CI9=CF9-CG9+CH9  CI10=CF10-CG10+CH10  CI11=CF11-CG11+CH11  CI12=CF12-CG12+CH12  CI13=CF13-CG13+CH13  CI14=CF14-CG14+CH14</p>
CI15	Net Catastrophe Risk Charge – Flood EEA Regions before diversification	CI15=SUM(CI1:CI14)
CI30	Net Catastrophe Risk Charge – Flood Other Regions before diversification	<p>Net capital requirement for Flood risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.</p> <p>CI30=CF30-CG30+CH30</p>
CI31	Net Catastrophe Risk Charge – Flood All Regions before diversification	CI31=CI15+CI30
CI32	Net Catastrophe Risk Charge – Diversification effect between regions	<p>Diversification effect arising from the aggregation of the net capital requirements for Flood risks relating to the different regions (both EEA Regions and Other regions).</p> <p>CI32=CI31-CI33</p>
CI33	Net Catastrophe Risk Charge – Total Flood after diversification	This is the total net capital requirement for Flood risk, taking into consideration the diversification effect given in CI32.

#### Natural catastrophe risk – Hail

DA1:DA9	Estimation of the gross premium to be earned – EEA Region	<p>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to each of the 9 EEA regions, for the contract in relation to the obligations of lines of business :</p> <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>· Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p> <p>The 9 EEA regions are the ones defined in Annex NLUR8 from Level II Implementing Measures:</p> <p>Republic of Austria  Kingdom of Belgium  Swiss Confederation; Principality of Lichtenstein  French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco  Federal Republic of Germany  Italian Republic; Republic of San Marino; Vatican City State  Grand Duchy of Luxemburg  Kingdom of the Netherlands  Kingdom of Spain; Principality of Andorra</p>
DA10	Estimation of the gross premium to be earned – Total Hail EEA Regions before diversification	DA10=SUM(DA1:DA9)

ITEM		INSTRUCTIONS
DA11:DA24	Estimation of the gross premium to be earned – Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business : <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>· Other motor insurance, including the proportional reinsurance obligations.</li> </ul> Premiums shall be gross, without deduction of premiums for reinsurance contracts. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
DA25	Estimation of the gross premium to be earned – Total Hail Other Regions before diversification	DA25=SUM(DA11:DA24)
DA26	Estimation of the gross premium to be earned – Total Hail All Regions before diversification	DA26=DA10+DA25
DB1:DB9	Exposure – EEA Region	The sum of the total sum insured per each of the 9 EEA regions: <ul style="list-style-type: none"> <li>· For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular EEA region and</li> <li>· For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region and</li> <li>· For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region.</li> </ul> The 9 EEA regions are the ones identified in the instructions for items DA1:DA9.
DB10	Exposure – Total Hail EEA Regions before diversification	DB10=SUM(DB1:DB9)
DB11:DB24	Exposure – Other Regions	The sum of the total sum insured in relation to each of the 14 regions other than the <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations;</li> <li>· Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>· Other motor insurance, including the proportional reinsurance obligations.</li> </ul> The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
DB25	Exposure – Total Hail Other Regions before diversification	DB25=SUM(DB11:DB24)
DB26	Exposure – Total Hail All Regions before diversification	DB26=DB10+DB25
DC1:DC9	Specified Gross Loss – EEA Region	Specified gross Hail loss in each of the 9 EEA regions, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identified in the instructions for items DA1:DA9.
DC10	Specified Gross Loss – Total Hail EEA Regions before diversification	DC10=SUM(DC1:DC9)
DD1:DD9	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 9 EEA region for Hail according to the Standard Formula, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identified in the instructions for items DA1:DA9. DD1=DC1/DB1 DD2=DC2/DB2 DD3=DC3/DB3 DD4=DC4/DB4 DD5=DC5/DB5 DD6=DC6/DB6 DD7=DC7/DB7 DD8=DC8/DB8 DD9=DC9/DB9

ITEM		INSTRUCTIONS
DD10	Gross Cat Risk Charge Factor – Total Hail EEA Regions before diversification	DD10=DC10/DB10
DE1:DE9	Scenario A or B – EEA Region	The larger of the capital requirement for Hail risk in each of the 9 EEA regions according to scenario A or scenario B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
DF1:DF9	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Hails in each of the 9 EEA Regions corresponding to the larger of scenario A or B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DF10	Gross Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DF10=SUM(DF1:DF9)
DF25	Gross Catastrophe Risk Charge – Total Hail Other Regions before diversification	The gross capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
DF26	Gross Catastrophe Risk Charge – Total Hail All Regions before diversification	DF26=DF10+DF25
DF27	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both EEA Regions and other regions) DF27=DF26-DF28
DF28	Gross Catastrophe Risk Charge – Total Hail after diversification	This is the total gross capital requirement for Hail risk, taking into consideration the diversification effect given in DF27.
DG1:DG9	Estimated Risk Mitigation – EEA Region	Per each of the 9 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DG10	Estimated Risk Mitigation – Total Hail EEA Region before diversification	DG10=SUM(DG1:DG9)
DG25	Estimated Risk Mitigation – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
DG26	Estimated Risk Mitigation – Total Hail All Regions before diversification	DG26=DG10+DG25
DH1:DH9	Estimated Reinstatement Premiums – EEA Region	Per each of the 9 EEA Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DH10	Estimated Reinstatement Premiums – Total Hail EEA Regions before diversification	DH10=SUM(DH1:DH9)
DH25	Estimated Reinstatement Premiums – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
DH26	Estimated Reinstatement Premiums – Total Hail All Regions before diversification	DH26=DH10+DH25

ITEM		INSTRUCTIONS
DI1:DI9	Net Catastrophe Risk Charge – EEA Region	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 EEA Regions, corresponding to the selected scenario. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. DI1=DF1-DG1+DH1 DI2=DF2-DG2+DH2 DI3=DF3-DG3+DH3 DI4=DF4-DG4+DH4 DI5=DF5-DG5+DH5 DI6=DF6-DG6+DH6 DI7=DF7-DG7+DH7 DI8=DF8-DG8+DH8 DI9=DF9-DG9+DH9
DI10	Net Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DI10=SUM(DI1:DI9)
DI25	Net Catastrophe Risk Charge – Total Hail Other Regions before diversification	Net capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. DI25=DF25-DG25+DH25
DI26	Net Catastrophe Risk Charge – Total Hail All Regions before diversification	DI26=DI10+DI25
DI27	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Hail risks relating to the different regions (both EEA Regions and Other regions). DI27=DI26-DI28
DI28	Net Catastrophe Risk Charge – Total Hail after diversification	This is the total net capital requirement for Hail risk, taking into consideration the diversification effect given in DI27.

**Natural catastrophe risk – Subsidence**

EA1	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of <ul style="list-style-type: none"> <li>· Fire and other damage, including the proportional reinsurance obligations.</li> </ul> Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of the French Republic.
EB1	Exposure	The sum of the total sum insured made up of the geographical divisions of the territory of the French Republic: <ul style="list-style-type: none"> <li>· For lines of business Fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory.</li> </ul>
EC1	Specified Gross Loss	Specified gross Subsidence loss, taking into consideration the effect of diversification between zones.
ED1	Gross Cat Risk Charge Factor	The Risk Charge Factor of the territory of the French Republic for Subsidence according to the Standard Formula, taking into consideration the effect of diversification between zones. ED1=EC1/EB1
EE1	Gross Catastrophe Risk Charge	The gross capital requirement for Subsidence risk in the territory of the French Republic. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for Subsidence is equal to the Specified Gross Loss (item EC1).
EE2	Gross Catastrophe Risk Charge – Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of the French Republic. EE2=EE1-EE3
EE3	Gross Catastrophe Risk Charge – Total Subsidence	This is the total gross capital requirement for Subsidence risk, taking into consideration the diversification effect given in item EE2.
EF1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
EG1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.



ITEM		INSTRUCTIONS
EH1	Net Catastrophe Risk Charge	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Subsidence. $EH1 = EE1 - EF1 + EG1$
EH2	Net Catastrophe Risk Charge – Diversification effect between zones	Diversification effect arising from the aggregation of the net capital requirements for Subsidence risks relating to the different zones of the territory of the French Republic. $EH2 = EH1 - EH3$
EH3	Net Catastrophe Risk Charge – Total Subsidence	This is the total net capital requirement for Subsidence risk, taking into consideration the diversification effect given in item EH2.
<b>Natural catastrophe risk – Non-proportional property reinsurance</b>		
FA1	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business Non-proportional property reinsurance.  Premiums shall be gross, without deduction of premiums for reinsurance contracts.
FB1	Gross Catastrophe Risk Charge	The gross capital requirement for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
FC1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.
FD1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
FE1	Net Catastrophe Risk Charge	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance. $FE1 = FB1 - FC1 + FD1$
<b>Man-made catastrophe risk – Motor Vehicle Liability</b>		
GA1	Number of vehicles policy limit above 24M€	Number of vehicles insured by the insurance or reinsurance undertaking in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24,000,000 Euro.
GA2	Number of vehicles policy limit below or equal to 24M€	Number of vehicles insured by the insurance or reinsurance undertaking in lines of business lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24,000,000 Euro.
GA3	Gross Cat Risk Charge Motor Vehicle Liability	This is the total gross capital requirement for Motor Vehicle Liability risk.
GA4	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.
GA5	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.
GA6	Net Catastrophe Risk Charge Motor Vehicle Liability	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability. $GA6 = GA3 - GA4 + GA5$
<b>Man-made catastrophe risk – Marine Tanker Collision</b>		
HA1	Type of cover Gross Cat Risk Charge Share marine hull in tanker t	This is the gross capital requirement, 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: <ul style="list-style-type: none"> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.

ITEM		INSTRUCTIONS
HB1	Gross Cat Risk Charge Share marine liability in tanker t	This is the gross capital requirement, 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: <ul style="list-style-type: none"> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> 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.
HC1	Gross Cat Risk Charge Share marine oil pollution liability in tanker t	This is the gross capital requirement, per marine oil pollution 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: <ul style="list-style-type: none"> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> 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.
HD1	Gross Cat Risk Charge Marine Tanker Collision	This is the total gross capital requirement for risks arising from Marine Tanker Collision. $HD1 = \text{SUM}(HA1:HC1)$
HE1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.
HF1	Estimated 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.
HG1	Net Catastrophe Risk Charge Marine Tanker Collision	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision. $HG1 = HD1 - HE1 - HF1$
HH1	Name vessel	Name of the corresponding vessel.

#### Man-made catastrophe risk – Marine Platform Explosion

HA2:HE2	Gross Cat Risk Charge Marine Platform Explosion – Type of cover	This is the gross capital requirement, 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: <ul style="list-style-type: none"> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking in relation to the selected platform.
HF2	Gross Cat Risk Charge Marine Platform Explosion	This is the total gross capital requirement for risks arising from Marine Platform Explosion. $HF2 = \text{SUM}(HA2:HE2)$
HG2	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.
HH2	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.
HI2	Net Catastrophe Risk Charge Marine Platform Explosion	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion. $HI2 = HF2 - HG2 - HH2$
HJ2	Name platform	Name of the corresponding platform.

#### Man-made catastrophe risk – Marine

HA3	Gross Cat Risk Charge Marine – Total before diversification	This is the total gross capital requirement, before diversification between types of events, for marine risks. $HA3 = HD1 + HF2$
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ITEM		INSTRUCTIONS
HB3	Gross Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of events for marine risks. $HB3=HA3-HC3$
HC3	Gross Cat Risk Charge Marine – Total after diversification	This is the total gross capital requirement, after diversification between the types of events, for marine risks.
HA4	Estimated Total Risk Mitigation - Total before diversification	This is the total risk mitigation effect, before diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. $HA4=HA3-HA5$
HB4	Estimated Total Risk Mitigation - Diversification between type of event	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of events for marine risks. $HB4=HA4-HC4$
HC4	Estimated Total Risk Mitigation - Total after diversification	This is the total risk mitigation effect, after diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. $HC4=HC3-HC5$
HA5	Net Cat Risk Charge Marine – Total before diversification	This is the total net capital requirement, before diversification between types of events, for marine risks. $HA5=HG1+HI2$
HB5	Net Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total net capital charges relating to different type of events for marine risks. $HB5=HA5-HC5$
HC5	Net Cat Risk Charge Marine – Total after diversification	This is the total net capital requirement, after diversification between the types of events, for marine risks.

#### Man-made catastrophe risk – Aviation

IA1:IB1	Gross Cat Risk Charge Aviation – Type of cover	<p>This is the gross capital requirement, per type of cover (Aviation hull and Aviation</p> <p>The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of business:</p> <ul style="list-style-type: none"> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>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.</p>
IC1	Gross Cat Risk Charge Aviation	This is the total gross capital requirement for risks arising from Aviation. $IC1=IA1+IB1$
ID1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
IE1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
IF1	Net Catastrophe Risk Charge Aviation – Total (row)	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation. $IF1=IC1-ID1+IE1$

#### Man-made catastrophe risk – Fire

JA1	Gross Cat Risk Charge Fire	<p>This is the total gross capital requirement for Fire risks.</p> <p>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:</p> <ul style="list-style-type: none"> <li>The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</li> <li>All buildings are partly or fully located within a radius of 200 meters.</li> </ul>
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ITEM		INSTRUCTIONS
JA2	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.
JA3	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
JA4	Net Catastrophe Risk Charge Fire	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire. JA4=JA1-JA2+JA3
<b>Man-made catastrophe risk – Liability</b>		
KA1:KE1	Earned premium last 12 months	Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the last 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers: <ol style="list-style-type: none"> <li>Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</li> <li>Employers liability insurance and proportional reinsurance obligations;</li> <li>Directors and officers liability insurance and proportional reinsurance obligations;</li> <li>Liability insurance and reinsurance obligations included in lines of business General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</li> <li>Non-proportional reinsurance.</li> </ol> For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts
KA2:KE2	Largest liability limit provided	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
KA3:KE3	Number of claims	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.
KA4:KE4	Gross Cat Risk Charge Liability –Type of cover	This is the gross capital requirement, per type of cover, for liability risks.
KA5:KE5	Estimated Risk Mitigation – Type of cover	The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.
KA6:KE6	Estimated Reinstatement Premiums – Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
KA7:KE7	Net Catastrophe Risk Charge Liability - Type of cover	Net capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
KF1	Earned premium last 12 months - Total	KF1=SUM(KA1:KE1)
KF4	Gross Cat Risk Charge Liability – Total	KF4=SUM(KA4:KE4)
KF5	Estimated Risk Mitigation – Total	KF5=SUM(KA5:KE5)
KF6	Estimated Reinstatement Premiums – Total	KF6=SUM(KA6:KE6)
KF7	Net Catastrophe Risk Charge Liability - Total	KF7=SUM(KA7:KE7)
KA8	Gross Cat Risk Charge Liability – Total before diversification	This is the total gross capital requirement, before diversification between types of cover, for liability risks. KA8=KF4
KB8	Gross Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of covers for liability risks. KB8=KA8-KC8

ITEM		INSTRUCTIONS
KC8	Gross Cat Risk Charge Liability – Total after diversification	This is the total gross capital requirement, after diversification between the types of covers, for liability risks.
KA9	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between types of cover, for liability risks. $KA9=KF5+KF6$
KB9	Estimated Total Risk Mitigation – Diversification between type of cover	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of covers for liability risks. $KB9=KA9-KC9$
KC9	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between the types of covers, for liability risks. $KC9=KC8-KC10$
KA10	Net Cat Risk Charge Liability – Total before diversification	This is the total net capital requirement, before diversification between types of cover, for liability risks. $KA10=KF7$
KB10	Net Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total net capital charges relating to different type of covers for liability risks. $KB10=KA10-KC10$
KC10	Net Cat Risk Charge Liability – Total after diversification	This is the total net capital requirement, after diversification between the types of covers, for liability risks.

**Man-made catastrophe risk – Credit & Suretyship**

LA1:LB1	Exposure (individual or group) – Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
LC1	Exposure (individual or group) – Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. $LC1=LA1+LB1$
LA2:LB2	Proportion of damaged caused by scenario – Largest exposure	Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking.
LC2	Proportion of damaged caused by scenario – Total	Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. $LC2=LC3/LC1$
LA3:LB3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default –Largest exposure	This is the gross capital requirement, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks. $LA3=LA1 \times LA2$ $LB3=LB1 \times LB2$
LC3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default – Total	This is the total gross capital requirement arising from the Large Credit Default scenario of Credit & Suretyship risks. $LC3=LA3+LB3$
LA4:LB4	Estimated Risk Mitigation – Largest exposure	The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
LC4	Estimated Risk Mitigation – Total	The estimated risk mitigation effect, for the two largest exposures, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. $LC4=LA4+LB4$
LA5:LB5	Estimated Reinstatement Premiums – Largest exposure	The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
LC5	Estimated Reinstatement Premiums – Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. $LC5=LA5+LB5$

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

**Man-made catastrophe risk – Other non-life catastrophe risk**

Man-made catastrophe risk – Other non-life catastrophe risk		
MA1:ME1	Estimation of the gross premium to be earned	<p>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</p> <ol style="list-style-type: none"> <li>1. Insurance and reinsurance obligations included in lines of business Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance;</li> <li>2. Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance;</li> <li>3. Insurance and reinsurance obligations included in lines of business Miscellaneous financial loss, including proportional reinsurance obligations;</li> <li>4. Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance;</li> <li>5. Non-proportional reinsurance obligations relating to insurance obligations included in lines of business Credit and Suretyship insurance.</li> </ol> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
MA2:ME2	Gross Cat Risk Charge Other non-life catastrophe – Group of obligations	This is the gross capital requirement, per group of obligations, for Other non-life catastrophe risks.
MF2	Gross Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total gross capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks. $MF2 = \text{SUM}(MA2:ME2)$
MG2	Gross Cat Risk Charge Other non-life catastrophe – Diversification between groups of obligations	Diversification effect arising from the aggregation of the total gross capital charges relating to different groups of obligations for Other non-life catastrophe risks. $MG2 = MF2 - MH2$
MH2	Gross Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total gross capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.
MF3	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG3	Estimated Total Risk Mitigation – Diversification between groups of obligations	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different groups of obligations for Other non-life catastrophe risks. $MG3 = MG2 - MG4$
MH3	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between groups of obligations, for Other non-life catastrophe risks. $MH3 = MH2 - MH4$
MF4	Net Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total net capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG4	Net Cat Risk Charge Other non-life catastrophe – Diversification between groups of obligations	Diversification effect arising from the aggregation of the total net capital charges relating to different groups of obligations for Other non-life catastrophe risks. $MG4 = MF4 - MH4$
MH4	Net Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total net capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.

**ITEM**  
**Health catastrophe risk – Mass accident**

**INSTRUCTIONS**

NA1, NC1, NE1, NG1, NI1	Policyholders per type of event – Countries	<p>All insured persons of the insurance or reinsurance undertaking who are inhabitants of each of the following countries:</p> <p>Republic of Austria Kingdom of Belgium Republic of Bulgaria Republic of Croatia Republic of Cyprus Czech Republic Kingdom of Denmark Republic of Estonia Republic of Finland French Republic Hellenic Republic Federal Republic of Germany Republic of Hungary Republic of Iceland Ireland Italian Republic Republic of Latvia Republic of Lithuania Grand Duchy of Luxembourg Republic of Malta Kingdom of the Netherlands Kingdom of Norway Republic of Poland Portuguese Republic Romania Slovak Republic Republic of Slovenia Kingdom of Spain Kingdom of Sweden Swiss Confederation United Kingdom of Great Britain and Northern Ireland</p> <p>and are insured against the following types of event:</p> <ol style="list-style-type: none"> <li>1. Death caused by an accident;</li> <li>2. Permanent disability caused by an accident;</li> <li>3. Disability that lasts 10 years caused by an accident;</li> <li>4. Disability that lasts 12 months caused by an accident;</li> <li>5. Medical treatment caused by an accident.</li> </ol>
NB1, ND1, NF1, NH1, NJ1	Value of benefits payable per type of event – Countries	<p>The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments in case of event type 1-5 identified in Items NA1 to NI1, for each of the countries identified in Items NA1 to NI1.</p> <p>Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event 1-5 identified in Items NA1 to NI1, 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.</p> <p>For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event 1-5 identified in Items NA1 to NI1, taking into account the specific guarantees the obligations include.</p>
NK1	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI1, arising from the health sub-module mass accident.
NK32	Gross Catastrophe Risk Charge - Total Mass accident all countries before diversification	<p>This is the total gross capital requirement, before diversification between countries, for the health sub-module mass accident.</p> <p><math>NK32 = \text{SUM}(NK1 \text{ for each country})</math></p>
NK33	Gross Catastrophe Risk Charge – Diversification effect between countries	<p>Diversification effect arising from the aggregation of the health sub-module mass accident relating to the different countries.</p> <p><math>NK33 = NK32 - NK34</math></p>
NK34	Gross Catastrophe Risk Charge - Total Mass accident all countries after diversification	This is the total gross capital requirement, after diversification between countries, for the health sub-module mass accident.
NL1	Estimated Risk Mitigation – Countries	For each of the countries identified in Items NA1 to NI1, 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
NL32	Estimated Risk Mitigation – Total	NL32=SUM(NL1 for each country)
NM1	Estimated Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI1, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
NM32	Estimated Reinstatement Premiums – Total	NM32=SUM(NM1 for each country)
NN1	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module mass accident, for each of the countries identified in Items NA1 to NI1. NN1=NK1-NL1+NM1
NN32	Net Catastrophe Risk Charge - Total Mass accident all countries before diversification	This is the total net capital requirement, before diversification between countries, for the health sub-module mass accident. NN32=SUM(NN1 for each country)
NN33	Net Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module mass accident risks relating to the different countries. NN33=NN32-NN34
NN34	Net Catastrophe Risk Charge – Total Mass accident all countries after diversification	This is the total net capital requirement for the health sub-module mass accident risk, taking into consideration the diversification effect given in NN33.

#### Health catastrophe risk – Concentration accident

OA1	Largest known accident risk concentration – Countries	<p>The largest accident risk concentration of an insurance or reinsurance undertaking, for each of the countries identified in Items NA1 to NI1, shall be equal to the largest number of persons for which the following conditions are met:</p> <ul style="list-style-type: none"> <li>· 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;</li> <li>· The obligations in relation to each of the persons cover at least one of the events set out in the next item;</li> <li>· The persons are working in the same building which is situated in this particular country.</li> </ul> <p>These persons are insured against the following types of event:</p> <ol style="list-style-type: none"> <li>1. Death caused by an accident;</li> <li>2. Permanent disability caused by an accident;</li> <li>3. Disability that lasts 10 years caused by an accident;</li> <li>4. Disability that lasts 12 months caused by an accident;</li> <li>5. Medical treatment caused by an accident.</li> </ol>
OB1, OC1, OD1, OE1, OF1	Average sum insured per type of event – Countries	<p>The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments in case of event type 1-5 identified in Item OA1.</p> <p>Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event 1-5, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event.</p> <p>For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event 1-5, taking into account the specific guarantees the obligations include.</p>
OG1	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI1, arising from the health sub-module concentration accident.
OG21	Gross Catastrophe Risk Charge - Total Concentration accident all countries before diversification	This is the total gross capital requirement, before diversification between countries, for the health sub-module concentration accident. OG21=SUM(OG1 for each country)
OG22	Gross Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries. OG22=OG21-OG18

ITEM		INSTRUCTIONS
OG23	Gross Catastrophe Risk Charge - Total Concentration accident all countries after diversification	This is the total gross capital requirement, after diversification between countries, for the health sub-module concentration accident.
OH1	Estimated Risk Mitigation – Countries	For each of the countries identified in Items NA1 to NI1, 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.
OH21	Estimated Risk Mitigation – Total	OH21=SUM(OH1 for each country)
OI1	Estimated Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI1, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
OI21	Estimated Reinstatement Premiums – Total	OI21=SUM(OI1 for each country)
OJ1	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified in Items NA1 to NI1.
OJ21	Net Catastrophe Risk Charge - Total Concentration accident all countries before diversification	The total net capital requirement, before diversification between countries, for the health sub-module concentration accident. OJ21=SUM(OJ1 for each country)
OJ22	Net Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module concentration accident risks relating to the different countries.
OJ23	Net Catastrophe Risk Charge – Total Concentration accident all countries after diversification	This is the total net capital requirement for the health sub-module concentration accident risk, taking into consideration the diversification effect given in OJ22.

#### Health catastrophe risk – Pandemic

PA21	Income protection – Number of insured people - Countries	Number of insured persons covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
PB21	Income protection Total pandemic exposure	The income protection pandemic exposure of insurance and reinsurance undertakings.  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 assuming that the insured person is permanently disabled and will not recover.
PC1	Medical expense - Number of insured persons covered – Countries	The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified in Items NA1 to NI1, which meet the following conditions: <ul style="list-style-type: none"> <li>· The insured persons are inhabitants of this particular country;</li> <li>· The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expenses resulting from an infectious disease.</li> </ul> These insured persons may claim benefits for the following healthcare utilisation: <ol style="list-style-type: none"> <li>1. Hospitalisation;</li> <li>2. Consultation with a medical practitioner;</li> <li>3. No formal medical care sought.</li> </ol>
PD1, PF1, PH1	Medical expense – Unit claim cost per type of healthcare - Countries	Best estimate of the amounts payable by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type 1-3, as identified in item PC1, in the event of a pandemic, for each of the countries identified in Items NA1 to NI1.

ITEM		INSTRUCTIONS
PE1, PG1, PI1	Medical expense – Expected number of uses per type of healthcare – Countries	The ratio of insured persons with clinical symptoms utilising healthcare type 1-3, as identified in item PC1, for each of the countries identified in Items NA1 to NI1.
PJ1	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI1, arising from the health sub-module pandemic.
PJ21	Gross Catastrophe Risk Charge - Total Pandemic all countries	This is the total gross capital requirement for the health sub-module pandemic. $PJ21 = \text{SUM}(PJ1 \text{ for each country})$
PK21	Estimated Risk Mitigation	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
PL21	Estimated Reinstatement Premiums	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
PM21	Net Catastrophe Risk Charge - Total Pandemic all countries	The total net capital requirement for the health sub-module pandemic. $PM21 = PJ21 - PK21 + PL21$

## Technical Annex II: List of quantitative reporting items

SCR-B3G-L

### Solvency Capital Requirement - Operational risk

ITEM		INSTRUCTIONS
A30	Ring Fenced Fund? (Y/N or N/A)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part or whether there an underaking is not a RFF reporter. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N When undertaking is no RFF reporter: N/A
A0	Fund number	NOT APPLICABLE for the purpose of preparatory phase Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y.
A1	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A2	Life gross technical provisions unit-linked (excluding risk margin)	This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A3	Non-life gross technical provisions (excluding risk margin)	This is technical provisions for non-life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A4	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions
A5	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
A6	Earned life gross premiums unit-linked (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance
A7	Earned non-life gross premiums (previous 12 months)	Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A8	Earned life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
A9	Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance.
A10	Earned non-life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A11	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.
A12	Capital requirement for operational risk charge before capping	This is the capital requirement for operational risk before capping adjustment

A13	Percentage of Basic Solvency Capital Requirement	Without precluding the final design of reporting on SCR, this is the result of the percentage applied to the Basic SCR reported in item A10 on SCR-B2A
A14	Capital requirement for operational risk charge after capping	This is the capital requirement for operational risk after capping adjustment.
A15	Expenses incurred in respect of unit linked business (previous 12 months)	This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.
A16	The total capital requirement for operational risk	<p>This is the capital charge for operational risk.</p> <p>Without precluding the final design of reporting on SCR, the figure will correspond to in item A13 on SCR-B2A</p> <p>For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A16 and item A13 on SCR B2A is not applicable</p>

**Technical Annex II: List of quantitative reporting items**  
**MCR-B4A-L**  
**Minimum Capital Requirement (except for composite undertakings)**

ITEM		INSTRUCTIONS
A1	Linear Formula component for non-life insurance or reinsurance obligations	This is the linear formula component for non-life insurance or reinsurance obligations and is calculated in accordance with Solvency 2 requirements.
B2	Medical expense insurance and proportional reinsurance – net best estimate	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 45 See cross-templates checks tab CAS 59
C2	Medical expense insurance and proportional reinsurance – net written premiums	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B3	Income protection insurance and proportional reinsurance – net best estimate	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 46 See cross-templates checks tab CAS 60
C3	Income protection insurance and proportional reinsurance – net written premiums	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B4	Workers' compensation insurance and proportional reinsurance – net best estimate	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 47 See cross-templates checks tab CAS 61
C4	Workers' compensation insurance and proportional reinsurance – net written premiums	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B5	Motor vehicle liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 48 See cross-templates checks tab CAS 62
C5	Motor vehicle liability insurance and proportional reinsurance – net written premiums	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B6	Other motor insurance and proportional reinsurance – net best estimate	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 49 See cross-templates checks tab CAS 63
C6	Other motor insurance and proportional reinsurance – net written premiums	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 50 See cross-templates checks tab CAS 64

C7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B8	Fire and other damage to property insurance and proportional reinsurance – net best estimate	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 51 See cross-templates checks tab CAS 65
C8	Fire and other damage to property insurance and proportional reinsurance – net written premiums	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B9	General liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 52 See cross-templates checks tab CAS 66
C9	General liability insurance and proportional reinsurance – net written premiums	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B10	Credit and suretyship insurance and proportional reinsurance – net best estimate	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 53 See cross-templates checks tab CAS 67
C10	Credit and suretyship insurance and proportional reinsurance – net written premiums	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B11	Legal expenses insurance and proportional reinsurance – net best estimate	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 54 See cross-templates checks tab CAS 68
C11	Legal expenses insurance and proportional reinsurance – net written premiums	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B12	Assistance and its proportional reinsurance – net best estimate	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 55 See cross-templates checks tab CAS 69
C12	Assistance and its proportional reinsurance – net written premiums	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 56 See cross-templates checks tab CAS 70

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



B21	Net best estimate for index-linked and unit-linked obligations	This is the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 62 See cross-templates checks tab CAS 76
B22	Net best estimate for other life (re)insurance obligations	This is the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero Annuities related to non-life contracts should be reported here. See cross-templates checks tab CQS 63 See cross-templates checks tab CAS 77
C23	Capital at risk for all life (re)insurance obligations	This is the capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.
A24	Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non life insurance and reinsurance and the MCR the linear formula component for life insurance and reinsurance obligations. $A24=A1+A18$
A25	SCR with add on (annual or latest calculation)	This is the latest SCR to be calculated, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile) since the last value of the SCR was reported, including capital add on. Undertakings using internal models to calculate the SCR should refer to IM SCR, except where under L1 Article 129(3) the national supervisor requires standard formula reference.
A26	MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A27	MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A28	Combined MCR	This is calculated in accordance with Solvency 2 requirements. $A28=\min(\max(A24,A27),A26)$
A29	Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive
A30	MCR	This is calculated in accordance with Solvency 2 requirements. $A31=\max(A29,A30)$

**Technical Annex II: List of quantitative reporting items**  
**MCR-B4B-L**  
**Minimum capital Requirement - Composite undertakings**

ITEM		INSTRUCTIONS
B1	Linear Formula component for non-life insurance or reinsurance obligations – $MCR_{(NL,NL)}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of non-life insurance activities, and is calculated in accordance with Solvency 2 requirements.
C1	Linear Formula component for non-life insurance or reinsurance obligations – $MCR_{(NL,L)}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of life insurance activities, and is calculated in accordance with Solvency 2 requirements
D2	Medical expense insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
E2	Medical expense insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F2	Medical expense insurance – net best estimate – life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
G2	Medical expense insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D3	Income protection insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
E3	Income protection insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F3	Income protection insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
G3	Income protection insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D4	Workers' compensation insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
E4	Workers' compensation insurance – net written premiums – non-life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero , relating to non-life activities

F4	Workers' compensation insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
G4	Workers' compensation insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero , relating to life activities
D5	Motor vehicle liability insurance and proportional reinsurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
E5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F5	Motor vehicle liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
G5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D6	Other motor insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
E6	Other motor insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F6	Other motor insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
G6	Other motor insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45

E7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45
G7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46
E8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46
G8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D9	General liability insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
E9	General liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F9	General liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
G9	General liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities

D10	Credit and suretyship insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
E10	Credit and suretyship insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F10	Credit and suretyship insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
G10	Credit and suretyship insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D11	Legal expenses insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49
E11	Legal expenses insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F11	Legal expenses insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49
G11	Legal expenses insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D12	Assistance and its proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50
E12	Assistance and its proportional reinsurance – net written premiums – non-life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F12	Assistance and its proportional reinsurance – net best estimate – life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50

G12	Assistance and its proportional reinsurance – net written premiums – life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51
E13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51
G13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D14	Non-proportional casualty reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52
E14	Non-proportional casualty reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F14	Non-proportional casualty reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52
G14	Non-proportional casualty reinsurance – net written premiums – life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D15	Non-proportional property reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 41 See cross-templates checks tab CAS 55
E15	Non-proportional property reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities

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

C18	Technical provisions	'C18=(0.05+F19)- (0.088*F20)+(0.005*F21)+(0.029*F22)+(0.001*G23)
D19	Net best estimate for obligations with profit participation – guaranteed benefits – non-life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F19	Net best estimate provisions for obligations with profit participation – guaranteed benefits – life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D20	Net best estimate for obligations with profit participation – future discretionary benefits – non-life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F20	Net best estimate for obligations with profit participation – future discretionary benefits – life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D21	Net best estimate for index-linked and unit-linked obligations – non-life activities	This is the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
F21	Net best estimate for index-linked and unit-linked obligations – life activities	This is the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
D22	Net best estimate for other life (re)insurance obligations – non-life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58



F22	Net best estimate for other life (re)insurance obligations – life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58
E23	Capital at risk for all life (re)insurance obligations – non-life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities
G23	Capital at risk for all life (re)insurance obligations – life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities
A24	Linear MCR	This is calculated in accordance Solvency II requirements.
A25	SCR with add-on	This is the SCR at the reporting date before any capital add-on is applied. It should agree with SCR-B2A or SCR-B2C. For quarterly reporting, the result of the last SCR calculation (before any capital add-on) should be used.
A26	MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A27	MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A28	Combined MCR	This is calculated in accordance with Solvency 2 requirements
A29	Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive
A30	MCR	This is calculated in accordance with Solvency 2 requirements
B32	Notional linear MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C32	Notional linear MCR –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
B33	Notional SCR with add-on – non-life activities (annual or latest calculation)	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C33	Notional SCR with add-on –life activities (annual or latest calculation)	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
B34	Notional MCR cap – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 45% of the notional non-life SCR including the non-life capital add-on in accordance with Solvency 2 requirements

C34	Notional MCR cap –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 45% of the notional life SCR including the life capital add-on in accordance with Solvency 2 requirements
B35	Notional MCR floor – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 25% of the notional non-life SCR including the non-life capital add-on in accordance with Solvency 2 requirements
C35	Notional MCR floor –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 25% of the notional life SCR including the life capital add-on in accordance with Solvency 2 requirements
B36	Notional Combined MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C36	Notional Combined MCR –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
B37	Absolute floor of the notional MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is either zero or the amount defined in Art 129(1)d(i) of the Solvency II Directive, in accordance with Solvency 2 requirements
C37	Absolute floor of the notional MCR – life activities	NOT APPLICABLE for the purpose of preparatory phase This is as defined in Art 129(1)d(ii) of the Solvency II Directive
B38	Notional MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is the notional non-life MCR referred to in Art 74(2)b of the Solvency II Directive
C38	Notional MCR – life activities	NOT APPLICABLE for the purpose of preparatory phase This is the notional life MCR referred to in Art 74(2)a of the Solvency II Directive

## Technical Annex II: List of quantitative reporting items

### G01-L

#### Entities in the scope of the group

ITEM		INSTRUCTIONS
A1	Country	Country in which the registered head office of each undertaking within the group is located
B1	Identification code	For EEA (re) insurance undertakings within the group, identification code will be provided by EIOPA  For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner:  identification code of the parent undertaking + country code of the undertaking + 5 digits
C1	Legal name of the undertaking	Legal name of the undertaking
D1	Type of undertaking	Type of undertaking should give information on the type of activity of the undertaking
E1	Legal form	Form of the undertaking consistent with Annex III of Directive 2009/138/EC
G1	Supervisory Authority	Name of the Supervisory Authority responsible for the supervision of the individual undertaking
F1	Category of the undertaking	High level information on the legal form, i.e. whether the undertaking is a mutual or not (closed list)
H1a	Total Balance Sheet (for (re)insurance undertakings)	For (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item A30 in BS-C1. The currency used should be the group currency
H1b	Total Balance Sheet (for other regulated undertakings)	For other regulated undertakings, total amount of balance sheet used for prudential purposes. The currency used should be the group currency
H1c	Total Balance Sheet (non-regulated undertakings)	For non-regulated undertakings, total amount of balance sheet used for accounting purposes. The currency used should be the group currency
I1a	Written premium or Turn Over (written premiums net of reinsurance ceded under IFRS or local GAAP for insurance undertakings)	For insurance undertakings : written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used should be the group currency
I1b	Written premium or Turn Over (turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies)	For other types of undertakings : turn over defined as the gross revenue under IFRS or local GAAP For insurance holding companies where appropriate turnover defined as the gross revenue under IFRS or local GAAP will be used as a ranking criteria. The currency used should be the group currency
J1	Underwriting performance if applicable	(Re)insurance undertakings should report their underwriting performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency.
K1	Investment performance	Re)insurance undertakings should report their investment performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency.
L1	Total performance	All the related undertakings within the group should report their total performance. An absolute amount should be reported. The currency used should be the group currency.
M1	Criteria of influence - % capital share	Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in article 221 of Directive 2009/138/EC)
N1	Criteria of influence - %used for establishment of statutory (GAAP/IFRS) consolidated accounts	Percentage as defined by the consolidated account directive for the integration of consolidated undertakings into the consolidation which may differ from item M1 for full integration, minority interests should also be reported in this item.
O1	Criteria of influence - %voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking
P1	Criteria of influence - other criteria	Other criteria useful to assess type of influence exercised by the parent undertaking, e.g centralized risk management

Q1	Criteria of influence - level of influence	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the parent undertaking over any undertaking but as stated in article 212-2 of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group should take into account any decision made by the group supervisor
R1	Criteria of influence - proportional share retained	Proportional share is the proportion that will be used to calculate the group solvency. As stated in article 221 of Directive 2009/138/EC, the proportional share should be determined by the group supervisor.
S1	Inclusion in the scope of group supervision - Y/N	Indicates if the undertaking is included or not in the scope of group supervision as referred in article 214 of Directive 2009/138/EC; if an undertaking on which a significant/dominant influence is exercised is not included in the scope of supervision as provided for in article 214, then it should be indicated which of a,b or c of article 214.2 is the reason
T1	Inclusion in the scope of group supervision - Date of decision of art.214 applied	Date where the decision of exclusion has been taken
U1	Group solvency assessment - Method used and, under method 1 treatment of the undertaking	The item gathers information on the method used for group solvency assessment and the treatment of each undertaking.

**Technical Annex II: List of quantitative reporting items  
G03-L**

**Insurance and reinsurance solo requirements**

ITEM		INSTRUCTIONS
A1	Legal name of the entity	Legal name of each entity
A2	Identification code	<p>For EEA (re) insurance undertakings within the group, identification code will be provided by EIOPA</p> <p>For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner:</p> <p style="padding-left: 40px;">identification code of the parent undertaking + country code of the undertaking + 5 digits</p> <p>This item must be consistent with the corresponding item reported in G01.</p>
<b>EEA entities and non EEA entities (using SII rules) included only via D&amp;A</b>		
B1	SCR Market Risk	Solo SCR Market Risk for each entity as reported in solo SCR – B3A
B2	SCR Counterparty Default Risk	Solo SCR Counterparty Default Risk for each entity as reported in solo SCR – B3B
B3	SCR Life Underwriting Risk	Solo SCR Life Underwriting Risk for each entity as reported in solo SCR – B3C
B4	SCR Health Underwriting Risk	Solo SCR Health Underwriting Risk for each entity as reported in solo SCR – B3D.
B5	SCR Non-life Underwriting Risk	Solo SCR Non-life Underwriting Risk for each entity as reported in solo SCR – B3E
B6	SCR Operational Risk	Solo SCR for each entity as reported in solo SCR – B3G.
B7	Solo SCR	Solo SCR for each entity as reported in solo SCR – B2A, SCR – B2B or SCR-B2C.
C1	Solo MCR	Solo MCR for each entity within EEA as reported in solo MCR – B4A or MCR – B4B (for composite insurance undertakings)
D1	Eligible Solo Own Funds	Eligible Solo Own Funds to cover the SCR as reported in solo OF – B1. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
E1	If undertaking specific parameters used specify where	NOT APPLICABLE for the purpose of preparatory phase When an entity used undertaking specific parameters for calculating solo SCR, report the area(s) for which these parameters are used.
F1	If Simplifications used specify where	When an entity used simplifications for calculating solo SCR, report the area(s) for which these simplifications are used.
G1	if Partial Internal Model used specify where	When an entity used a partial internal model(s) for calculating solo SCR, report the area(s) for which this/these are used.
H1	Group or solo internal model	When an entity used a full internal model for calculating solo SCR, it has to be stated whether this regards a solo internal model or group internal model.
I1	Date of initial approval	NOT APPLICABLE for the purpose of preparatory phase In case a group or solo internal model is approved by solo supervisor, report the date of this approval.
J1	Date of approval of latest major change	NOT APPLICABLE for the purpose of preparatory phase In case a major change of group or solo internal model is approved by solo supervisor (Art.115), report the date of this approval.
K1	Date of decision	NOT APPLICABLE for the purpose of preparatory phase In case a capital add-on applies to any of the entities listed here (Art.37), report the date of the decision.
L1	Amount	NOT APPLICABLE for the purpose of preparatory phase In case a capital add-on applies to any of the entities listed here (Art.37), report the exact amount.
M1	Reason	NOT APPLICABLE for the purpose of preparatory phase In case a capital add-on applies to any of the entities listed here (Art.37), report the reason(s) stated by the supervisor in it's decision

**Non EEA entities (both using SII rules and not using SII rules) regardless of the method used**

N1	Local capital requirement	Local solo capital requirement that triggers first intervention by local supervisor.
O1	Local minimum capital requirement	Local solo minimum capital requirement that triggers final intervention - withdrawal of the authorisation- by local supervisor. This figure is needed to calculate the group SCR floor.
P1	Eligible own funds in accordance with local rules	Eligible Solo Own Funds to cover the local capital requirement, as calculated according to local rules, without applying restrictions on availability for the group.

## Technical Annex II: List of quantitative reporting items

G04-L

### Other regulated and non-regulated financial entities including insurance holding companies solo requirements

ITEM		INSTRUCTIONS
A1	Legal name of the entity	Legal name of each entity
A2	Identification code	<p>For EEA (re) insurance undertakings within the group, identification code will be provided by EIOPA</p> <p>For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner:</p> <p style="padding-left: 40px;">identification code of the parent undertaking + country code of the undertaking + 5 digits</p> <p>This item must be consistent with the corresponding item reported in G01.</p>
A3	Aggregated or not (Y/N)	<p>When the entities of other financial sectors form a group with a specific capital requirement, this consolidated capital requirement can be accepted instead of the list of each solo requirement. One of the options in the following closed list</p> <p>If the capital requirement is then provided on aggregated basis under this specific case: Y; Otherwise: N.</p>
B1	Type of capital requirement	<p>One of the options in the following closed list shall be used:</p> <p>For Insurance holding company, Mixed financial holding company, and non-regulated undertaking carrying out financial activities the requirement: Notional;</p> <p>For Mixed activity holding company: Non;</p> <p>For credit institution, investment firm and financial institution, institution for occupational retirement provision: Sectoral</p>
C1	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by solo supervisor, assuming a so-called intervention ladder.
D1	Notional MCR or Sectoral minimum capital requirement	<p>Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder. This figure is needed to calculate the group SCR floor.</p> <p>This item is not reported for entities for which a final trigger level is not set.</p>
E1	Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.

## Technical Annex II: List of quantitative reporting items

### G14-L

#### Contribution to group Technical Provisions

ITEM		INSTRUCTIONS
A1	Identification code	For EEA (re) insurance undertakings within the group, identification code will be provided by EIOPA For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + country code of the undertaking + 5 digits This item must be consistent with the corresponding item reported in G01.
B1	Legal name of the undertaking	Legal name of each undertaking
S1	Method of group solvency calculation	One of the options in the following closed list shall be used: Method 1 or combination of methods 1 and 2; Method 2.
C1, F1, I1, L1, O1	Amount of gross TP	Overall amount of technical provisions of the EEA or non-EEA undertaking calculated according to Solvency II rules.  The currency used should be the group currency.  This item is reported for the (re)insurance undertakings under method 2, except for the (re)insurance undertakings situated in equivalent non-EEA countries.
D1, G1, J1, M1, P1	Amount of net TP	Overall amount of technical provisions of the EEA or non-EEA undertaking calculated according to Solvency II rules.  The currency used should be the group currency.  These items are reported for the (re)insurance undertakings under method 2, except for the (re)insurance undertakings situated in equivalent non-EEA countries.  See cross-templates checks tab CGS 1 See cross-templates checks tab CGS 2 See cross-templates checks tab CGS 3 See cross-templates checks tab CGS 4 See cross-templates checks tab CGS 5
E1, H1, K1, N1, Q1	Net Contribution to Group TP (%)	The percentage share of TP 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 types of insurance (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health – SLT and non-SLT, Non-life excluding health)  This item is not reported for undertakings under method 2.
R1	Total amount of TP (excluding IGT)	This item equals to the sum of items D1+G1+J1+M1+P1, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2, because in this case items D1,G1,J1,M1 and P1 are not required to be reported for this type of undertakings, with only item R1 being reported.



## Technical Annex III: Quantitative reporting templates

This Annex contains the graphical representation of the quantitative reporting requirements ("T annexes").

The items included in these annexes are further described in Technical Annexes II, using the same code. The cells in grey represent the items that are not applicable for the purpose of the preparatory phase.

### BI-T Basic information

#### General information

Identification code

A1

Reporting date

A2

Reference date

A3

Currency used for reporting

A4

Accounting standard

A5

Type of internal model

A6

Composite undertaking? (Y/N)

A7

RFF? (Y/N)

A8

#### Specific for groups

Group identification code

A9

Consolidation method 1 or a combination of methods is used for calculating group solvency of at least one undertaking in the scope? (Y/N)

A10

**Technical Annex III: Quantitative reporting templates**  
**BS-C1-T**  
**Balance-sheet**

**Fund number**

**Assets**

Goodwill  
Deferred acquisition costs  
Intangible assets  
Deferred tax assets  
Pension benefit surplus  
Property, plant & equipment held for own use  
Investments (other than assets held for index-linked and unit-linked funds)  
Property (other than for own use)  
Participations  
Equities  
Equities - listed  
Equities - unlisted  
Bonds  
Government Bonds  
Corporate Bonds  
Structured notes  
Collateralised securities  
Investment funds  
Derivatives  
Deposits other than cash equivalents  
Other investments  
Assets held for index-linked and unit-linked funds  
Loans & mortgages  
Loans & mortgages to individuals  
Other loans & mortgages  
Loans on policies  
Reinsurance recoverables from:  
Non-life and health similar to non-life  
Non-life excluding health  
Health similar to non-life  
Life and health similar to life, excluding health and index-linked and unit-linked  
Health similar to life  
Life excluding health and index-linked and unit-linked  
Life index-linked and unit-linked  
Deposits to cedants  
Insurance & intermediaries receivables  
Reinsurance receivables  
Receivables (trade, not insurance)  
Own shares  
Amounts due in respect of own fund items or initial fund called up but not yet paid in  
Cash and cash equivalents  
Any other assets, not elsewhere shown  
**Total assets**

A0	
Solvency II value	Statutory accounts value
	AS1
	AS24
A2	A2
A26	A26
A25B	A25B
A3	A3
A4	A4
A5	A5
A6	A6
A7B	A7B
A7	A7
A7A	A7A
A8E	A8E
A8	A8
A8A	A8A
A8C	A8C
A8D	A8D
A9	A9
A10A	A10A
A10B	A10B
A11	A11
A12	A12
A14	A14
A14B	
A14C	
A14A	A14A
A16	A16
A17A	A17A
A17	A17
A18	A18
A19B	A19B
A18A	A18A
A19	A19
A19A	A19A
A13	A13
A21	A21
A20	A20
A23	A23
A28A	A28A
A28B	A28B
A27	A27
A29	A29
A30	A30

**Liabilities**

Technical provisions – non-life  
Technical provisions – non-life (excluding health)  
TP calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - health (similar to non-life)  
TP calculated as a whole  
Best Estimate  
Risk margin  
Technical provisions - life (excluding index-linked and unit-linked)  
Technical provisions - health (similar to life)  
TP calculated as a whole

Solvency II value	Statutory accounts value
	LS0
L1	L1
L1A	
L2	
L3	
L4	L4
L4A	
L5	
L6	
	LS6F
L6B	L6B
L6C	

Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
TP calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
TP calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in BOF
Subordinated liabilities in BOF
Any other liabilities, not elsewhere shown
<b>Total liabilities</b>
<b>Excess of assets over liabilities</b>

L6D	
L6E	
L7	L7
L7A	
L8	
L9	
L10	L10
L10A	
L11	
L12	
	LS14
L23	
L18	L18
L22	L22
L13	L13
L17	L17
L16	L16
L19	L19
L20	L20
L15A	L15A
L15B	L15B
L15C	L15C
L15E	L15E
L15D	L15D
L26	L26
L25	L25
L25A	L25A
L27	L27

**Technical Annex III: Quantitative reporting templates**  
**BS-C1D-T**  
**Assets and liabilities by currency**

Currency code

**Assets**

Investments (other than assets held for index-linked and unit-linked funds)  
Other assets within scope of Assets-D1 (other than index-linked and unit-linked funds)  
Assets held for index-linked and unit-linked funds  
Reinsurance recoverables  
Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables  
Any other assets  
Total assets

**Liabilities**

Technical provisions (excluding index-linked and unit-linked funds)  
Technical provisions - index-linked and unit-linked funds  
Deposits from reinsurers and insurance, intermediaries and reinsurance payables  
Derivatives  
Financial liabilities  
Contingent liabilities  
Any other liabilities  
Total liabilities

Reporting currency	Currencies	Other	Total
A1	B1		

A3			
A4			
A5			
A5A			
A6			
A7			
A7A			

A8			
A9			
A10			
A11			
A12			
A13			
A14			
A15			

Technical Annex III: Quantitative reporting templates  
AS-D1-T  
Detailed list of assets

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

Technical Annex III: Quantitative reporting templates  
AS-D20-T  
Detailed list of derivatives - open positions

Legal name of the undertaking	Portfolio	Fund number	Derivatives held in unit linked and index linked funds (V.F.M.)	ID Code	ID Code type	Counterparty ID	External rating	Rating agency	Counterparty Group	Contract name	Asset or liability underlying the derivative	Currency (ISO code)	CIC	Use of derivative	Delta	Notional amount	Long or short position	Premium paid/received to date	Number of contracts	Contract dimension	Trigger value	Unwind trigger of contract	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Swap delivered currency	Swap received currency	Trade date	Maturity date	Duration	SII value	Valuation method SII
A50	A1	A2	A3	A4	A5	A6	A34	A35	A7	A8	A9	A10	A11	A13	A14	A15	A16	A17	A19	A20	A21	A31	A32	A22	A23	A24	A25	A26	A27	A33	A28	A29

**Technical Annex III: Quantitative reporting templates**  
**TP-F1-T**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Accepted reinsurance			Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		Contracts without options and guarantees	Contracts with options and guarantees	Contracts without options and guarantees	Contracts with options and guarantees			Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	Of which OL (Other life insurance on Accepted reinsurance (Gross))		Contracts without options and guarantees	Contracts with options and guarantees			
Technical provisions calculated as a whole (Replicable portfolio)																
	A1	A3		A5		A6	A7	A7A	A7B	A7C	A9	A10	A12	A13	A14	
Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio)																
Best Estimate Gross																
	B1	B2	B3	B4	B5	B6	B7				B9	B10	B11	B12	B13	B14
Total recoverables from reinsurance and SPV <u>before</u> the adjustment for expected losses due to counterparty default	CA1	CA2	CA3	CA4	CA5	CA6	CA7				CA9	CA10	CA11	CA12	CA13	CA14
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	CB1	CB2	CB3	CB4	CB5	CB6	CB7				CB9	CB10	CB11	CB12	CB13	CB14
Recoverables from SPV before adjustment for expected losses	CC1	CC2	CC3	CC4	CC5	CC6	CC7				CC9	CC10	CC11	CC12	CC13	CC14
Recoverables from Finite Reinsurance before adjustment for expected losses	CD1	CD2	CD3	CD4	CD5	CD6	CD7				CD9	CD10	CD11	CD12	CD13	CD14
Total Recoverables from reinsurance and SPV <u>after</u> the adjustment for expected losses due to counterparty default	C1	C2	C3	C4	C5	C6	C7				C9	C10	C11	C12	C13	C14
Best estimate minus recoverables from reinsurance and SPV - total	D1	D2	D3	D4	D5	D6	D7				D9	D10	D11	D12	D13	D14
Risk Margin	E1	E2		E4		E6	E7				E9	F10	F12	F13	F14	
Technical provisions - total																
Technical provisions minus recoverables from reinsurance and SPV - total																
	FB1	FB2		FB4		FB6	FB7	FB7A	FB7B	FB7C	FB9	FB10	FB12	FB13	FB14	
Best Estimate of products with a surrender option																
	IA1	IA2		IA4		IA6					IA9	IA10	IA12		IA14	
ADDITIONAL INFORMATION																
Gross BE for different countries																
Home country	J1	J2		J4		J6	J7				J9	J10	J12	J13	J14	
For countries in the materiality threshold (one line for each country in the materiality threshold)	JA1	JA2		JA4		JA6	JA7				JA9	JA10	JA12	JA13	JA14	
For EEA countries outside the materiality threshold	JE1	JE2		JE4		JE6	JE7				JE9	JE10	JE12	JE13	JE14	
For non-EEA countries outside the materiality threshold	JF1	JF2		JF4		JF6	JF7				JF9	JF10	JF12	JF13	JF14	
Gross BE for Cash flow																
Cash out-flows	BA1	BA2		BA4	BA6	BA7						BA10	BA12	BA13		
	BB1															
Future expenses and other cash out-flows	BC1	BC2		BC4	BC6	BC7					BC9	BC10	BC12	BC13	BC14	
	BD1	BD2		BD4	BD6	BD7					BD9	BD10	BD12	BD13	BD14	
	BE1	BE2		BE4	BE6	BE7					BE9	BE10	BE12	BE13	BE14	
Other cash in-flows																
Percentage of gross TP calculated using simplified methods																
	O1	O2		O4	O6	O7						O10	O12	O13		
Surrender value																
	P1	P2		P4	P6	P7					P9	P10	P12	P13	P14	
Additional information in case of use of discount rates other than risk free rates																
	Q1	Q2		Q4	Q6	Q7					Q9	Q10	Q12	Q13	Q14	

**Technical Annex III: Quantitative reporting templates**  
**TP-E1-T**  
**Non-life Technical Provisions - Best Estimate by country**

**Technical provisions calculated as a whole (REPL.)**  
 Direct business  
 Accepted proportional reinsurance business  
 Accepted non-proportional reinsurance

**Technical provisions calculated as a sum of BE and RM (NON-REPL.)**

**Best estimate**  
 Premium provisions  
 Gross - direct business  
 Gross - accepted proportional reinsurance business  
 Gross - accepted non-proportional reinsurance business  
 Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default  
 Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses  
 Recoverables from SPV before adjustment for expected losses  
 Recoverables from Finite Reinsurance before adjustment for expected losses  
 Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default  
**Net Best Estimate of Premium Provisions**

**Claims provisions**  
 Gross - direct business  
 Gross - accepted proportional reinsurance business  
 Gross - accepted non-proportional reinsurance business  
 Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty default  
 Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses  
 Recoverables from SPV before adjustment for expected losses  
 Recoverables from Finite Reinsurance before adjustment for expected losses  
 Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default  
**Net Best Estimate of Claims Provisions**

**Total Best estimate - gross**  
**Total Best estimate - net**

**Risk margin**

**Technical provisions - total**

Technical provisions - total  
 Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - total  
 Technical provisions minus recoverables from reinsurance and SPV - total

**ADDITIONAL INFORMATION:**

Additional information in case of use of discount rates other than risk-free rates

**Line of Business (LoB): further segmentation (Homogeneous Risk Groups - HRG)**

a) Premium provisions  
 further segmentation into homogeneous risk groups (Y/N)  
 If yes, specify total number of homogenous risk groups (HRGs)  
 b) Claims provisions  
 further segmentation into homogeneous risk groups (Y/N)  
 If yes, specify total number of homogenous risk groups (HRGs)

**Best estimate of Premium Provisions (Gross)**

Cash out-flows  
     Future benefits and claims  
     Future expenses and other cash-out flows  
 Cash in-flows  
     Future premiums  
     Other cash-in flows (incl. Recoverable from salvages and subrogations)

**Best estimate of Claims Provisions (Gross)**

Cash out-flows  
     Future benefits and claims  
     Future expenses and other cash-out flows  
 Cash in-flows  
     Future premiums  
     Other cash-in flows (incl. Recoverable from salvages and subrogations)

**Use of simplified methods and techniques to calculate technical provisions**

Percentage of gross TP calculated using simplified methods

**Gross Best estimate for different countries**

Home country  
 For countries in the materiality threshold [one line for each country in the materiality threshold]  
 For EEA countries outside the materiality threshold  
 For non-EEA countries outside the materiality threshold

Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				Total Non-Life obligation
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
A1	B1	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	O1	P1	Q1
A2	B2	C2	D2	E2	F2	G2	H2	I2	J2	K2	L2					Q2
A3	B3	C3	D3	E3	F3	G3	H3	I3	J3	K3	L3					Q3
												M4	N4	O4	P4	Q4

A5	B5	C5	D5	E5	F5	G5	H5	I5	J5	K5	L5					Q5
A6	B6	C6	D6	E6	F6	G6	H6	I6	J6	K6	L6					Q6
												M7	N7	O7	P7	Q7
A8	B8	C8	D8	E8	F8	G8	H8	I8	J8	K8	L8	M8	N8	O8	P8	Q8
A9	B9	C9	D9	E9	F9	G9	H9	I9	J9	K9	L9	M9	N9	O9	P9	Q9
A10	B10	C10	D10	E10	F10	G10	H10	I10	J10	K10	L10	M10	N10	O10	P10	Q10
A11	B11	C11	D11	E11	F11	G11	H11	I11	J11	K11	L11	M11	N11	O11	P11	Q11
A12	B12	C12	D12	E12	F12	G12	H12	I12	J12	K12	L12	M12	N12	O12	P12	Q12
A13	B13	C13	D13	E13	F13	G13	H13	I13	J13	K13	L13	M13	N13	O13	P13	Q13

A14	B14	C14	D14	E14	F14	G14	H14	I14	J14	K14	L14					Q14
A15	B15	C15	D15	E15	F15	G15	H15	I15	J15	K15	L15					Q15
												M16	N16	O16	P16	Q16
A17	B17	C17	D17	E17	F17	G17	H17	I17	J17	K17	L17	M17	N17	O17	P17	Q17
A18	B18	C18	D18	E18	F18	G18	H18	I18	J18	K18	L18	M18	N18	O18	P18	Q18
A19	B19	C19	D19	E19	F19	G19	H19	I19	J19	K19	L19	M19	N19	O19	P19	Q19
A20	B20	C20	D20	E20	F20	G20	H20	I20	J20	K20	L20	M20	N20	O20	P20	Q20
A21	B21	C21	D21	E21	F21	G21	H21	I21	J21	K21	L21	M21	N21	O21	P21	Q21
A22	B22	C22	D22	E22	F22	G22	H22	I22	J22	K22	L22	M22	N22	O22	P22	Q22

A23	B23	C23	D23	E23	F23	G23	H23	I23	J23	K23	L23	M23	N23	O23	P23	Q23
A24	B24	C24	D24	E24	F24	G24	H24	I24	J24	K24	L24	M24	N24	O24	P24	Q24

A25	B25	C25	D25	E25	F25	G25	H25	I25	J25	K25	L25	M25	N25	O25	P25	Q25
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A26	B26	C26	D26	E26	F26	G26	H26	I26	J26	K26	L26	M26	N26	O26	P26	Q26
A27	B27	C27	D27	E27	F27	G27	H27	I27	J27	K27	L27	M27	N27	O27	P27	Q27
A28	B28	C28	D28	E28	F28	G28	H28	I28	J28	K28	L28	M28	N28	O28	P28	Q28

A29	B29	C29	D29	E29	F29	G29	H29	I29	J29	K29	L29	M29	N29	O29	P29
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A30	B30	C30	D30	E30	F30	G30	H30	I30	J30	K30	L30	M30	N30	O30	P30
A31	B31	C31	D31	E31	F31	G31	H31	I31	J31	K31	L31	M31	N31	O31	P31

A32	B32	C32	D32	E32	F32	G32	H32	I32	J32	K32	L32	M32	N32	O32	P32
A33	B33	C33	D33	E33	F33	G33	H33	I33	J33	K33	L33	M33	N33	O33	P33

A34	B34	C34	D34	E34	F34	G34	H34	I34	J34	K34	L34	M34	N34	O34	P34	Q34
A35	B35	C35	D35	E35	F35	G35	H35	I35	J35	K35	L35	M35	N35	O35	P35	Q35
A36	B36	C36	D36	E36	F36	G36	H36	I36	J36	K36	L36	M36	N36	O36	P36	Q36
A37	B37	C37	D37	E37	F37	G37	H37	I37	J37	K37	L37	M37	N37	O37	P37	Q37

A38	B38	C38	D38	E38	F38	G38	H38	I38	J38	K38	L38	M38	N38	O38	P38	Q38
A39	B39	C39	D39	E39	F39	G39	H39	I39	J39	K39	L39	M39	N39	O39	P39	Q39
A40	B40	C40	D40	E40	F40	G40	H40	I40	J40	K40	L40	M40	N40	O40	P40	Q40
A41	B41	C41	D41	E41	F41	G41	H41	I41	J41	K41	L41	M41	N41	O41	P41	Q41

A42	B42	C42	D42	E42	F42	G42	H42	I42	J42	K42	L42	M42	N42	O42	P42	Q42
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A43	B43	C43	D43	E43	F43	G43	H43	I43	J43	K43	L43					Q43
A44	B44	C44	D44	E44	F44	G44	H44	I44	J44	K44	L44					Q44
A45	B45	C45	D45	E45	F45	G45	H45	I45	J45	K45	L45					Q45
A46	B46	C46	D46	E46	F46	G46	H46	I46	J46	K46	L46					Q46



Technical Annex III: Quantitative reporting templates  
TP-F1Q-T  
Life and Health SLT Technical Provisions

Technical provisions calculated as a whole (Repliable portfolio)

Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio)  
Best Estimate  
Gross

Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default

Risk Margin

Technical provisions - total

Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Accepted reinsurance			Total (Life other than health insurance, incl. Unit-Linked)
	Contracts without options and guarantees	Contracts with options and guarantees	Contracts without options and guarantees	Contracts with options and guarantees			Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Of which UL (Index- linked and unit-linked insurance on Accepted reinsurance (Gross))	Of which OL (Other life insurance on Accepted reinsurance (Gross))	
A1	A3		A5		A6	A7	A7A	A7B	A7C	A9
Portfolio										
B1	B2	B3	B4	B5	B6	B7				B9
C1	C2	C3	C4	C5	C6	C7				C9
E1	E2		E4		E6	E7				E9
F1	F2		F4		F6	F7				F9

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 and guarantees			
A10		A12	A13	A14
B10	B11	B12	B13	B14
C10	C11	C12	C13	C14
E10		E12	E13	E14
F10		F12	F13	F14

Technical Annex III: Quantitative reporting templates  
TP-E10-T  
Non-life Technical Provisions

Technical provisions calculated as a whole (REPL.)

Technical provisions calculated as a sum of BE and RM (NON-REPL.)

Best estimate

Premium provisions

Gross

Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance and SPV - total

Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				Total Non-Life obligation
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health insurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
A1	B1	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	O1	P1	Q1

A5	B5	C5	D5	E5	F5	G5	H5	I5	J5	K5	L5	M5	N5	O5	P5	Q5
A12	B12	C12	D12	E12	F12	G12	H12	I12	J12	K12	L12	M12	N12	O12	P12	Q12
A13	B13	C13	D13	E13	F13	G13	H13	I13	J13	K13	L13	M13	N13	O13	P13	Q13

A14	B14	C14	D14	E14	F14	G14	H14	I14	J14	K14	L14	M14	N14	O14	P14	Q14
A21	B21	C21	D21	E21	F21	G21	H21	I21	J21	K21	L21	M21	N21	O21	P21	Q21
A22	B22	C22	D22	E22	F22	G22	H22	I22	J22	K22	L22	M22	N22	O22	P22	Q22

A23	B23	C23	D23	E23	F23	G23	H23	I23	J23	K23	L23	M23	N23	O23	P23	Q23
A24	B24	C24	D24	E24	F24	G24	H24	I24	J24	K24	L24	M24	N24	O24	P24	Q24

A25	B25	C25	D25	E25	F25	G25	H25	I25	J25	K25	L25	M25	N25	O25	P25	Q25
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A26	B26	C26	D26	E26	F26	G26	H26	I26	J26	K26	L26	M26	N26	O26	P26	Q26
A27	B27	C27	D27	E27	F27	G27	H27	I27	J27	K27	L27	M27	N27	O27	P27	Q27
A28	B28	C28	D28	E28	F28	G28	H28	I28	J28	K28	L28	M28	N28	O28	P28	Q28

**Technical Annex III: Quantitative reporting templates**  
**OF-B1Q-T**  
**Own Funds**

**Basic own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	A1	B1		C1	
Non-available called but not paid in ordinary share capital at group level	A1A			C1A	
Share premium account related to ordinary share capital	A2	B2		C2	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	A3	B3		C3	
Subordinated mutual member accounts	A4		B4	C4	D4
Non-available subordinated mutual member accounts at group level	A5		B5	C5	D5
Surplus funds	A6	B6			
Non-available surplus funds at group level	A7	B7			
Preference shares	A8		B8	C8	D8
Share premium account related to preference shares	A9		B9	C9	D9
Non-available preference shares at group level	A10		B10	C10	D10
Non-available share premium account related to preference shares at group level	A11		B11	C11	D11
Reconciliation reserve (solo)	A12	B12			
Reconciliation reserve (group)	A12A	B12A			
Subordinated liabilities	A13		B13	C13	D13
Non-available subordinated liabilities at group level	A14		B14	C14	D14
An amount equal to the value of net deferred tax assets	A15				D15
The amount equal to the value of net deferred tax assets not available at the group level	A15A				D15A
Other items approved by supervisory authority as basic own funds not specified above	A16	B16	B16A	C16	D16
Non-available own funds related to non-EEA entities at group level	A17	B17	B17A	C17	D17
Minority interests at group level (if not reported as part of another own fund item)	A18	B18	B18A	C18	D18
Non-available minority interests at group level	A19	B19	B19A	C19	D19

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

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

Deductions for participations in financial and credit institutions (solo)	A503	B503	C503	D503	
Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) (group)	A603	B603	C603	D603	
Deductions for participations where there is non-availability of information (Article 229) (group)	A604	B604	C604	D604	E604
Deduction for participations when using D&A or combination of methods (Article 233) (group)	A605	B605	C605	D605	E605
Total of non-available own fund items (group)	A606	B606	C606	D606	E606
Total deductions	A607	B607	C607	D607	E607

**Total basic own funds after adjustments (solo)**

	A20	B20	B20A	C20	D20
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**Total basic own funds after adjustments (group)**

	A21	B21	B21A	C21	D21
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**Ancillary own funds**

	Total		Tier 2	Tier 3
Unpaid and uncalled ordinary share capital callable on demand	A33		C33	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	A34		C34	
Unpaid and uncalled preference shares callable on demand	A35		C35	D35
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	A36		C36	D36
Letters of credit and guarantees under Article 96(2) of the Framework Directive	A37		C37	
Letters of credit and guarantees other than under Article 96(2) of the Framework Directive	A38		C38	D38
Supplementary members calls under Article 96(3) of the Framework Directive	A39		C39	
Supplementary members calls - other than under Article 96(3) of the Framework Directive	A40		C40	D40
Non available ancillary own funds at group level	A41		C41	D41
Other ancillary own funds	A42		C42	D42
<b>Total ancillary own funds (solo)</b>	A43		C43	D43
<b>Total ancillary own funds (group)</b>	A44		C44	D44

**Available and eligible own funds (solo)**

	Total	er 1 - unrestricte	Tier 1 - restricted	Tier 2	Tier 3
<b>Total available own funds to meet the SCR (solo)</b>	A46	B46	C46	D46	E46
<b>Total available own funds to meet the MCR (solo)</b>	A47	B47	C47	D47	
<b>Total eligible own funds to meet the SCR (solo)</b>	A50	B50	C50	D50	E50
<b>Total eligible own funds to meet the MCR (solo)</b>	A51	B51	C51	D51	
<b>SCR (solo)</b>	A52				
<b>MCR (solo)</b>	A53				
<b>Ratio of Eligible own funds to SCR (solo)</b>	A54				
<b>Ratio of Eligible own funds to MCR (solo)</b>	A55				

**Available and eligible own funds (group)**

	Total	er 1 - unrestricte	Tier 1 - restricted	Tier 2	Tier 3
Investment firms and financial institutions	A45				
Institutions for occupational retirement provision	A45A				
Non regulated entities carrying out financial activities	A45B				
Total own funds of other financial sectors	A45C				
Own funds aggregated when using the D&A and combination of method	A45D	B45D	C45D	D45D	E45D
Own funds of related undertakings when using the D&A and a combination of method without IGT	A45E	B45E	C45E	D45E	E45E

**Total available own funds to meet the SCR (group) (excluding other financial sector's own funds)**  
**Total available own funds to meet the minimum group SCR (group)**

A48	B48	C48	D48	E48
A49	B49	C49	D49	

**Total eligible own funds to meet the SCR (group)**  
**Total-eligible own funds to meet the minimum group SCR (group)**

A50A	B50A	C50A	D50A	E50A
A51A	B51A	C51A	D51A	

**Consolidated Group SCR**  
**Minimum consolidated Group SCR (Article 230)**  
**Ratio of Eligible own funds to SCR (excluding other financial sectors)**  
  
**Ratio of Eligible own funds to Minimum Group SCR**  
**SCR for entities included with D&A method**  
**Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements**

A52A
A53A
A54A
A55A
A53B
A55B

**Other information (solo and group)**

**Reconciliation reserve**

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

**Reconciliation reserve (solo)**  
**Reconciliation reserve (groups)**

B23
B24
B25
B26
B27
B28
B29
B29A

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

A30
A31
A32

**Technical Annex III: Quantitative reporting templates**
**SCR-B2A-T**
**Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models**

Undertaking as a whole (Y/N)	A01
Ring fenced fund? (Y/N or N/A)	A30
Fund number	A0
Article 112? (Y/N)	A001

**Solvency Capital Requirement calculated using standard formula**

	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	Elements of the risks covered by partial internal model (Y/N)
Market risk	A1	B1	A01
Counterparty default risk	A2	B2	A02
Life underwriting risk	A3	B3	A03
Health underwriting risk	A4	B4	A04
Non-life underwriting risk	A5	B5	A05
Diversification	A6	B6	
Intangible asset risk	A7	B7	A07
<b>Basic Solvency Capital Requirement</b>	A10	B10	
Operational risk	A13		A013

Loss-absorbing capacity of technical provisions	A11
Loss-absorbing capacity of deferred taxes	A12

Individual Notional Solvency Capital Requirement for the ring fenced fund/remaining part	A31
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Diversification between ring fenced funds and between ring fenced funds and remaining part	A14A
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<b>Net Solvency Capital Requirements calculated using standard formula</b>	A14C
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**Remaining part of the Solvency Capital Requirement calculated using partial internal model**

Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	A8
Diversification (between Standard Formula and Partial Internal Model components)	A9

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	A17
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**For groups only**

Capital requirements of other financial sectors (Non-insurance capital requirements) (groups only):	A15
Credit institution & investment firms and financial institutions	A15A
Institutions for occupational retirement provision	A15B
Non regulated entities carrying out financial activities	A15C

Non-controlled participation requirements (groups only)	A16
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<b>The overall Solvency capital requirement, excluding capital add-on</b>	A18
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Capital add-ons already set	A19
<b>The overall Solvency Capital Requirement</b>	A20

Minimum consolidated group solvency capital requirement (groups only)	A21
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For information only:

Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	A14B
Total amount of Notional Solvency Capital Requirements for remaining part	A14

Gross future discretionary benefits	A11A
Net future discretionary benefits	A11B

**Technical Annex III: Quantitative reporting templates**  
**SCR-B2B-T**  
**Solvency Capital Requirement - for undertakings on Partial Internal Models**

Undertaking as a whole (Y/N)	A01
Ring fenced fund? (Y/N or N/A)	A30
Fund number	A0

Components in descending order of size	Unique number of component	Modelling approach to calculation of loss absorbing capacity of technical	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
A1	A1A	A1B	A1C	B1	C1
Total undiversified components				B2	C2
Diversification				B3	C3
<b>Solvency capital requirement calculated using partial internal model including/excluding adjustments for loss absorbing capacity of technical provisions and/or deferred taxes, if modelled within components</b>				B4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				B5	
Loss absorbing capacity for deferred taxes if not modelled within components				B6	
<b>Solvency capital requirement calculated using partial internal model</b>				B7	
For information only:					
Estimate of loss-absorbing capacity of technical provisions if modelled within components				C5	
Estimate of loss-absorbing capacity of deferred tax if modelled within components				C6	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2009/137/EC (re-insurance))				B8	
Total amount of Notional Solvency Capital Requirements for remaining part				B8AA	
Diversification between ring fenced funds and between ring fenced funds and remaining part				B8A	
Gross future discretionary benefits				A11A	
Net future discretionary benefits				A11B	
Date of formal approval of partial internal model				B9	

**Technical Annex III: Quantitative reporting templates**  
**SCR-B2C-T**  
**Solvency Capital Requirement - for undertakings on Full Internal Models**

Undertaking as a whole (Y/N)	A01					
Ring fenced fund? (Y/N or N/A)	A30					
Fund number	A0					

  

Components in descending order of size	Unique number of component	Modelling approach to calculation of loss absorbing capacity of technical provisions	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
A1	A1A	A1B	A1C	B1	C1
Total undiversified components				B2	C2
Diversification				B3	C3
<b>Solvency capital requirement calculated using full internal model including/excluding adjustments for loss absorbing capacity of technical provisions and /or deferred taxes-if modelled within components</b>				B4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				B5	
Loss absorbing capacity for deferred taxes if not modelled within components				B6	
Capital requirements of other financial sectors (Non-insurance capital requirements) (groups only):				B7	
Credit institution & investment firms and financial institutions				B7A	
Institutions for occupational retirement provision				B7B	
Non regulated entities carrying out financial activities				B7C	
Non-controlled participations requirements (groups only):				B8	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				B9	
<b>Solvency capital requirement calculated using full internal model, excluding capital add - on</b>				B10	
Capital add-ons				B11	
<b>Solvency capital requirement calculated using full internal model</b>				B12	
Minimum consolidated group solvency capital requirement (groups only)				B13	
For information only: Estimate of loss-absorbing capacity of technical provisions if modelled within components				C5	
Estimate of loss-absorbing capacity of deferred tax if modelled within components				C6	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				B14	
Total amount of Notional Solvency Capital Requirements for remaining part				B14AA	
Diversification between ring fenced funds and between ring fenced funds and remaining part				B14A	
Gross future discretionary benefits				A11A	
Net future discretionary benefits				A11B	
Date of formal approval of internal model				B15	

**Solvency Capital Requirement - Market risk**

Fund number

## Market risk - basic information



Technical Annex III: Quantitative reporting templates

SCR-B3B-T

Solvency Capital Requirement - Counterparty default risk

Simolifications? (Y/N)	A00
Captives simolifications? (Y/N)	A001
Rino fenced fund? (Y/N or N/A)	A30
Fund number	A0

Counterparty default risk - basic information

Type 1 exposures

Single name exposure 1  
Single name exposure 2  
Single name exposure 3  
Single name exposure 4  
Single name exposure 5  
Single name exposure 6  
Single name exposure 7  
Single name exposure 8  
Single name exposure 9  
Single name exposure 10

Type 2 exposures

Receivables from Intermediaries due for more than 3 months  
All type 2 exposures other than receivables from Intermediaries due for more than 3 months

Diversification within counterparty default risk module

Total capital requirement for counterparty default risk

Name of single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
				C0
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
A10	A1	B1		
				C1
	A2			
	A3			
				C3
			D4	C4

**Technical Annex III: Quantitative reporting templates**
**SCR-B3C-T**
**Solvency Capital Requirement - Life underwriting risk**

Simplifications - mortality risk ? (Y/N)	A01
Simplifications- longevity risk? (Y/N)	A02
Simplifications - disability-morbidity risk? (Y/N)	A03
Simplifications - lapse risk? (Y/N)	A04
Simplifications - life expense risk ? (Y/N)	A05
Simplifications - life catastrophe risk? (Y/N)	A06
Captives simplifications (Y/N)	A001
Rinq fenced fund? (Y/N or N/A)	A30
Fund number	A0

**Life underwriting risk - basic information**

	Initial absolute values before shock		Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
Mortality risk	A1	A1A	B1	B1A	C1	B1B	D1
Longevity risk	A2	A2A	B2	B2A	C2	B2B	D2
Disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
Lapse risk					C04		D04
<i>risk of increase in lapse rates</i>	A4	A4A	B4	B4A	C4	B4B	D4
<i>risk of decrease in lapse rates</i>	A5	A5A	B5	B5A	C5	B5B	D5
<i>mass lapse risk</i>	A6	A6A	B6	B6A	C6	B6B	D6
Life expense risk	A7	A7A	B7	B7A	C7	B7B	D7
Revision risk	A8	A8A	B8	B8A	C8	B8B	D8
Life catastrophe risk	A9	A9A	B9	B9A	C9	B9B	D9
Diversification within life underwriting risk module					C10		D10
<b>Total capital requirement for life underwriting risk</b>					C11		D11
<b>Further details on revision risk</b>		USP					
Factor applied for the revision shock		A12					

**Technical Annex III: Quantitative reporting templates**  
**SCR-B3D-T**  
**Solvency Capital Requirement - Health underwriting risk**

Simplifications -health mortality risk ? (Y/N)  
Simplifications- health longevity risk? (Y/N)  
Simplifications - health disability-morbidity risk? (Y/N)  
Simplifications -SLT lapse risk? (Y/N)  
Simplifications -health expanse risk ? (Y/N)  
Captives simplifications (Y/N)  
Ring fenced fund? (Y/N or N/A)  
Fund number

A01
A02
A03
A04
A05
A001
A30
A0

**SLT health underwriting risk - basic information**

Initial absolute values before shock		Absolute values after shock				
Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
A1	A1A	B1	B1A	C1	B1B	D1
A2	A2A	B2	B2A	C2	B2B	D2
A3	A3A	B3	B3A	C3	B3B	D3
A4	A4A	B4	B4A	C4	B4B	D4
A5	A5A	B5	B5A	C5	B5B	D5
A6	A6A	B6	B6A	C6	B6B	D6
A7	A7A	B7	B7A	C7	B7B	D7
A8	A8A	B8	B8A	C8	B8B	D8
Diversification within SLT health underwriting risk				C9		D9
<b>Total capital requirement for SLT health underwriting risk</b>				C10		D10

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

USP
A11

**NSLT Health premium and reserve risk - basic information**

Medical expenses insurance and proportional reinsurance  
Income protection insurance and proportional reinsurance  
Worker's compensation insurance and proportional reinsurance  
Non-proportional health reinsurance

Standard deviation for premium risk		Standard deviation for reserve risk	Volume measure for premium and reserve risk			
USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	V
A12	A12A	B12	C12	D12	E12	F12
A13	A13A	B13	C13	D13	E13	F13
A14	A14A	B14	C14	D14	E14	F14
A15	A15A	B15	C15	D15	E15	F15
Total Volume measure						F16
Combined standard deviation		A16				
<b>Total NSLT health premium and reserve risk</b>		A17				

**NSLT health lapse risk**

Diversification within NSLT health underwriting risk

**Total NSLT health underwriting risk**

Initial absolute values before shock		Absolute values after shock		
Assets	Liabilities	Assets	Liabilities (excluding the loss absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
A18	A18A	B18	B18B	D18
Diversification within NSLT health underwriting risk				D19
<b>Total NSLT health underwriting risk</b>				D20

**Health catastrophe risk - basic information**

Mass accident risk  
Accident concentration risk  
Pandemic risk

Diversification within health catastrophe risk

**Total capital requirement for health catastrophe risk**

Diversification within health underwriting risk module

**Total capital requirement for health underwriting risk**

Net capital requirement (including the loss-absorbing capacity of technical provisions)	Gross capital requirement (excluding the loss-absorbing capacity of technical provisions)
B21	A21
B22	A22
B23	A23
B24	A24
B25	A25
B26	A26
B27	A27

**Technical Annex III: Quantitative reporting templates**
**SCR-B3E-T**
**Solvency Capital Requirement - Non-life underwriting risk**

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

Ring fenced fund? (Y/N or N/A)

Fund number

A001
A30
A0

**Non-life underwriting risk**
**Premium and reserve Risk - Basic information**

Motor vehicle liability  
 Motor, other classes  
 Marine, aviation, transport (MAT)  
 Fire and other property damage  
 Third-party liability  
 Credit and suretyship  
 Legal expenses  
 Assistance  
 Miscellaneous  
 Non-proportional reinsurance - property  
 Non-proportional reinsurance - casualty  
 Non-proportional reinsurance - MAT

Standard deviation for premium risk		Standard deviation for reserve risk	Volume measure for premium and reserve risk			
USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	V
A1	A1A	B1	C1	D1	E1	F1
A2	A2A	B2	C2	D2	E2	F2
A3	A3A	B3	C3	D3	E3	F3
A4	A4A	B4	C4	D4	E4	F4
A5	A5A	B5	C5	D5	E5	F5
A6	A6A	B6	C6	D6	E6	F6
A7	A7A	B7	C7	D7	E7	F7
A8	A8A	B8	C8	D8	E8	F8
A9	A9A	B9	C9	D9	E9	F9
A10	A10A	B10	C10	D10	E10	F10
A11	A11A	B11	C11	D11	E11	F11
A12	A12A	B12	C12	D12	E12	F12
Total Volume measure						F13

Combined standard deviation

A13
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**Total capital requirement for non-life premium and reserve risk**

A14
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**Non-Life lapse risk**

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

**Non-life lapse risk**

A15	A15A	B15	B15A	C15
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**Capital requirement for non-life catastrophe risk**

A16
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Diversification within non - life underwriting risk module

A17
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**Total capital requirement for non-life underwriting risk**

A18
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Technical Annex III: Quantitative reporting templates

SCR-B3F-T

Solvency Capital Requirement - Non-life catastrophe risk

Ring fenced fund? (Y/N)	A30
Fund number	A0

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

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

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

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

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

	Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Gross Cat Risk Charge Factor	Scenario A or B	Gross Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Catastrophe Risk Charge
<b>Natural Catastrophe risk - Hail</b>									
EEA Region 1	DA1	DB1	DC1	DD1	DE1	DF1	DG1	DH1	DI1
EEA Region 2	DA2	DB2	DC2	DD2	DE2	DF2	DG2	DH2	DI2
EEA Region 3	DA3	DB3	DC3	DD3	DE3	DF3	DG3	DH3	DI3
EEA Region 4	DA4	DB4	DC4	DD4	DE4	DF4	DG4	DH4	DI4
EEA Region 5	DA5	DB5	DC5	DD5	DE5	DF5	DG5	DH5	DI5
EEA Region 6	DA6	DB6	DC6	DD6	DE6	DF6	DG6	DH6	DI6
EEA Region 7	DA7	DB7	DC7	DD7	DE7	DF7	DG7	DH7	DI7
EEA Region 8	DA8	DB8	DC8	DD8	DE8	DF8	DG8	DH8	DI8
EEA Region 9	DA9	DB9	DC9	DD9	DE9	DF9	DG9	DH9	DI9
<b>Total Hail EEA Regions before diversification</b>	DA10	DB10	DC10	DD10		DF10	DG10	DH10	DI10
Other Regions 1	DA11	DB11							
Other Regions 2	DA12	DB12							
Other Regions 3	DA13	DB13							
Other Regions 4	DA14	DB14							
Other Regions 5	DA15	DB15							

Other Regions 6	DA16	DB16						
Other Regions 7	DA17	DB17						
Other Regions 8	DA18	DB18						
Other Regions 9	DA19	DB19						
Other Regions 10	DA20	DB20						
Other Regions 11	DA21	DB21						
Other Regions 12	DA22	DB22						
Other Regions 13	DA23	DB23						
Other Regions 14	DA24	DB24						
<b>Total Hail Other Regions before diversifications</b>	DA25	DB25				DF25	DG25	DH25
<b>Total Hail all Regions before diversification</b>	DA26	DB26				DF26	DG26	DH26
Diversification effect between regions						DF27		
<b>Total Hail after diversification</b>						DF28		

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

<b>Natural Catastrophe risk - Non-proportional property reinsurance</b>	Estimation of the premiums	Gross Catastrophe	Estimated Risk Mitigation	Estimated Reinstatement	Net Catastrophe
Non-proportional property reinsurance	FA1	FB1	FC1	FD1	FE1

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

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

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

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

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

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

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

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

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

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

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

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

	Accidental death		Permanent disability		Disability 10 years		Disability 12 months		Medical treatment		Gross Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Catastrophe Risk Charge
	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits payable				
Health Catastrophe risk - Mass accident														
Country 1	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 2	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 3	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 4	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 5	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 6	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 7	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 8	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 9	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 10	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 11	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 12	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 13	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 14	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 15	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 16	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 17	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 18	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 19	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 20	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 21	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 22	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 23	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 24	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 25	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 26	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 27	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 28	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 29	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 30	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 31	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1



<b>Total Mass accident all countries before diversification</b>												NK32	NL32	NM32	NN32
Diversification effect between countries												NK33			NN33
<b>Total Mass accident all countries after diversification</b>												NK34			NN34

	Largest known accident risk concentration	Accidental death average sum insur	Permanent disability average sum insur	Disability 10 years average sum insur	Disability 12 months average sum insur	Medical treatment average sum insur	Gross Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Catastrophe Risk Charge
<b>Health Catastrophe risk - Concentration accident</b>										
Country 1	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 2	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 3	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 4	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 5	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 6	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 7	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 8	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 9	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 10	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 11	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 12	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 13	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 14	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 15	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 16	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 17	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 18	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 19	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 20	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 21	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 22	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 23	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 24	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 25	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 26	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 27	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 28	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 29	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 30	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 31	OA1	OB1	OC1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
<b>Total Concentration accident all countries before diversification</b>							OG21	OH21	OI21	OJ21
Diversification effect between countries							OG22			OJ22
<b>Total Concentration accident all countries after diversification</b>							OG23			OJ23

	Income protection		Medical expense							Gross Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Catastrophe Risk Charge
	Number of insured people	Total pandemic exposure	Number of insured people	Unit claim cost hospitalisation	Expected number of uses hospitalisation	Unit claim cost medical practitioner	Expected number of uses medical practitioner	Unit claim cost no formal medical care	Expected number of uses no formal medical care				
<b>Health Catastrophe risk - Pandemic</b>													
Country 1			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 2			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 3			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 4			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 5			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 6			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 7			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 8			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 9			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 10			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 11			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 12			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 13			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 14			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 15			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 16			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 17			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 18			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 19			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 20			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 21			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 22			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 23			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 24			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 25			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 26			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 27			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 28			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 29			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 30			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 31			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
<b>Total Pandemic all countries</b>	PA21	PB21								PJ21	PK21	PL21	PM21

**Technical Annex III: Quantitative reporting templates**  
**SCR-B3G-T**  
**Solvency Capital Requirement - Operational risk**

Ring fenced fund? (Y/N or N/A)	A30
Fund number	A0

**Capital requirement**

**Operational risk - basic information**

Life gross technical provisions (excluding risk margin)	A1
Life gross technical provisions unit-linked (excluding risk margin)	A2
Non-life gross technical provisions (excluding risk margin)	A3
<b>Capital requirement for operational risk based on technical provisions</b>	A4

Earned life gross premiums (previous 12 months)	A5
Earned life gross premiums unit-linked (previous 12 months)	A6
Earned non-life gross premiums (previous 12 months)	A7
Earned life gross premiums (12 months prior to the previous 12 months)	A8
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	A9
Earned non-life gross premiums (12 months prior to the previous 12 months)	A10
<b>Capital requirement for operational risk based on earned premiums</b>	A11

Capital requirement for operational risk charge before capping	A12
Percentage of Basic Solvency Capital Requirement	A13
Capital requirement for operational risk charge after capping	A14
Expenses incurred in respect of unit linked business (previous 12 months)	A15
<b>Total capital requirement for operational risk</b>	A16

### Technical Annex III: Quantitative reporting templates

#### MCR-B4A-T

#### Minimum Capital Requirement (except for composite undertakings)

Linear formula component for non-life insurance and reinsurance obligations	MCR components	Background information	
	A1	Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12 months
MCR <sub>NL</sub> Result			
Medical expenses		B2	C2
Income protection insurance		B3	C3
Workers' compensation insurance		B4	C4
Motor vehicle liability insurance and proportional reinsurance		B5	C5
Other motor insurance and proportional reinsurance		B6	C6
Marine, aviation and transport insurance and proportional reinsurance		B7	C7
Fire and other damage to property insurance and proportional reinsurance		B8	C8
General liability insurance and proportional reinsurance		B9	C9
Credit and suretyship insurance and proportional reinsurance		B10	C10
Legal expenses insurance and proportional reinsurance		B11	C11
Assistance and its proportional reinsurance		B12	C12
Miscellaneous financial loss insurance and proportional reinsurance		B13	C13
Non-proportional casualty reinsurance		B14	C14
Non-proportional marine, aviation and transport reinsurance		B15	C15
Non-proportional property reinsurance		B16	C16
Non-proportional health reinsurance		B17	C17
<b>Linear formula component for life insurance and reinsurance obligations</b>			
MCR <sub>L</sub> Result	A18	Net (of reinsurance) best estimate provisions	Capital at risk
Obligations with profit participation - guaranteed benefits		B19	
Obligations with profit participation - future discretionary benefits		B20	
Index-linked and unit-linked insurance obligations		B21	
Other life (re)insurance and health obligations		B22	
Capital at risk for all life (re)insurance obligations			C23
<b>Overall MCR calculation</b>			
Linear MCR	A24		
SCR with add-on	A25		
MCR cap	A26		
MCR floor	A27		
Combined MCR	A28		
Absolute floor of the MCR	A29		
<b>Minimum Capital Requirement</b>	A30		

# Technical Annex III: Quantitative reporting templates

## MCR-B4B-T

### Minimum capital Requirement - Composite undertakings

#### Linear formula component for non-life insurance or reinsurance obligations

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

#### Linear formula component for life insurance or reinsurance obligations

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

#### Overall MCR calculation

Linear MCR  
SCR with add-on  
MCR cap  
MCR floor  
Combined MCR  
Absolute floor of the MCR

#### MCR

#### Notional non-life and life MCR calculation

Notional linear MCR  
Notional SCR with add-on (annual or latest calculation)  
Notional MCR cap  
Notional MCR floor  
Notional Combined MCR  
Absolute floor of the notional MCR  
Notional MCR

MCR components	
Non-life activities	Life activities
MCR <sub>(NL)</sub> Result	MCR <sub>(LL)</sub> Result
B1	C1

Non-life activities	Life activities
MCR <sub>(NL)</sub> Result	MCR <sub>(LL)</sub> Result
B18	C18

Non-life activities	Life activities
B32	C32
B33	C33
B34	C34
B35	C35
B36	C36
B37	C37
B38	C38

Background information			
Non-life activities		Life activities	
Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12 months
D2	E2	F2	G2
D3	E3	F3	G3
D4	E4	F4	G4
D5	E5	F5	G5
D6	E6	F6	G6
D7	E7	F7	G7
D8	E8	F8	G8
D9	E9	F9	G9
D10	E10	F10	G10
D11	E11	F11	G11
D12	E12	F12	G12
D13	E13	F13	G13
D14	E14	F14	G14
D15	E15	F15	G15
D16	E16	F16	G16
D17	E17	F17	G17

Non-life activities	Life activities
Net (of reinsurance) best estimate provisions	Net (of reinsurance) capital at risk
D19	F19
D20	F20
D21	F21
D22	F22
E23	G23

							Ranking criteria (in the same currency)								Criteria of influence							Inclusion in the scope of Group supervision		Group solvency assessment
Country	Identification code	Legal Name of the undertaking	Type of undertaking	Legal form (Annex III L1)	Category (mutual/non mutual)	Supervisory Authority	Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premium or Turn Over (written premiums net of reinsurance ceded under	Written premium or Turn Over (turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or	Underwriting performance	Investment performance	Total performance	% capital share	% used for the establishment of accounting consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional Share retained (art.221)	YES/ NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking	
A1	B1	C1	D1	E1	F1	G1	H1a	H1b	H1c	I1a	I1b	J1	K1	L1	M1	N1	O1	P1	Q1	R1	S1	T1	U1	

		EEA entities and non EEA entities (using SII rules) included only via D&A																	Non EEA entities (both using SII rules and not using SII rules) regardless of the method used			
Legal name of the entity	Identification code	SCR Market Risk	SCR Counterparty Default Risk	SCR Life Underwriting Risk	SCR Health Underwriting Risk	SCR Non-life Underwriting Risk	SCR Operational Risk	Solo SCR	Solo MCR	Eligible Solo Own Funds to cover the SCR	Standard Formula used			Group or solo Internal Model Used			Solo Capital Add-On			Local capital requirement	Local minimum capital requirement	Eligible own funds in accordance with local rules
											if undertaking specific parameters used specify where	if Simplifications used specify where	if Partial Internal Model used specify where	Group or solo internal model	Date of initial approval	Date of approval of latest major change	Date of decision	Amount	Reason			
A1	A2	B1	B2	B3	B4	B5	B6	B7	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	O1	P1

Technical Annex III: Quantitative reporting templates  
G04-T  
Other regulated and non-regulated financial entities including insurance holding companies solo requirements

Legal name of the entity	Identification code	Aggregated or not Y/N	Type of capital requirement (closed list)	Notional SCR or Sectoral capital requirement	Notional MCR or Sectoral minimum capital requirement	Eligible Own Funds
A1	A2	A3	B1	C1	D1	E1

Technical Annex III: Quantitative reporting templates  
G14-T  
Contribution to group Technical Provisions

			Technical Provisions - Non-Life (excluding Health)			Technical Provisions - Health (similar to non-life)			Technical Provisions - Health (similar to life)			Technical Provisions - Life (excluding health and index-linked)			Technical Provisions - Index-linked and unit-Linked insurance			Total of net contribution to Group TP
Identification code	Legal Name of the undertaking	Method of group solvency calculation used	Amount of gross TP	Amount of net TP	Contribution to Group TP (excluding IGT) (%)	Amount of TP gross of IGT	Amount of net TP net of IGT	Contribution to Group TP (excluding IGT) (%)	Amount of TP gross of IGT	Amount of net TP net of IGT	Contribution to Group TP (excluding IGT) (%)	Amount of TP gross of IGT	Amount of net TP net of IGT	Contribution to Group TP (excluding IGT) (%)	Amount of TP gross of IGT	Amount of net TP net of IGT	Contribution to Group TP (excluding IGT) (%)	
A1	B1	S1	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	O1	P1	Q1	R1



#### Technical Annex IV: Lines of business

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

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

## Technical Annex V: Complementary Identification Code (CIC) Categories

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

Category		Definition
1	Government bonds	Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or municipal governments
2	Corporate bonds	Bonds issued by corporations
3	Equity	Shares representing corporations' capital, i.e., representing ownership in a corporation
4	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets
5	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns to securities that have embedded all categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDO). Assets under this category are not subject to unbundling
6	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling
7	Cash and deposits	Money in the physical form, bank deposits and other money deposits
8	Mortgages and loans	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.
9	Property	Buildings, land, other constructions that are immovable and equipment
A	Futures	Standardised contract between two parties to buy or sell a specified asset of standardised quantity and quality at a specified future date at a price agreed today
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

**Technical Annex VI: Complementary Identification Code (CIC) Table**

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

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

**Annex VI**  
**Definition of CIC**

Assets listed in		Definition
Country	ISO 3166-1-alpha-2 country code	Identify the country ISO code where the asset is listed in. An asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE. If the asset is listed in more than one country, the country should be the one used as the reference for valuation purposes
XL	Assets that are not listed in a stock exchange	Identify assets that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE
XT	Assets that are not exchange tradable	Identify assets that by their nature are not subject to be negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE. This applies to asset categories 7, 8 and 9
Category		Definition
1	<b>Government bonds</b>	<b>Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or municipal governments</b>
11	Central Government bonds	Bonds issued by central governments
12	Supra-national bonds	Bonds issued by public institutions established by a commitment between national states, e.g. issued by a multilateral development bank as listed in Annex VI, Part 1, Number 4 of the Capital Requirements Directive (2006/48/EC) or issued by an international organisation listed in Annex VI, Part 1, Number 5 of the Capital Requirements Directive (2006/48/EC)
13	Regional government bonds	Regional government or autonomous communities debt instruments offered to the public in a public offering on the capital market
14	Municipal government bonds	Bonds issued by municipalities, including cities, provinces, districts and other municipal authorities
15	Treasury bonds	Short term government bonds, issued by central governments (issued with a maturity term up to 1 year)
16	Covered bonds	Government bonds which have a pool of assets that secures or "covers" the bond if the originator becomes insolvent. The cover assets are restricted to cash flows from mortgages or public sector loans and those assets remain on the issuer balance sheet
19	Other	Other government bonds, not classified under the above categories
2	<b>Corporate bonds</b>	<b>Bonds issued by corporations</b>
21	Common bonds	Bonds issued by corporations, that don't fall into the categories identified below
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	Corporate bonds classifiable as money market securities, with original maturity lesser than 270 days
24	Money market instruments	Short term debt securities (original maturity lesser than 1 year), e.g. certificate of deposit, bankers' acceptances and other highly liquid instruments
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 if the originator becomes insolvent. The cover assets are restricted to cash flows from mortgages or public sector loans and those assets remain on the issuer balance sheet
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. On 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, not classified under the above categories
3	<b>Equity</b>	<b>Shares representing corporations' capital, i.e., representing ownership in a corporation</b>
31	Common equity	Equity that represent 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 are subordinate to bonds
39	Other	Other equity, not classified under the above categories
4	<b>Investment funds</b>	<b>Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets</b>
41	Equity funds	Investment funds mainly invested in equity
42	Debt funds	Investment funds mainly invested in bonds
43	Money market funds	Investment funds mainly invested in money market instruments
44	Asset allocation funds	Fund which invests its assets pursuing a specific asset allocation objective, e.g. primarily investing in the securities of companies in countries with nascent stock markets or small economies, specific sectors or group of sectors, specific countries of other specific investment objective
45	Real estate funds	Investment funds mainly invested in real estate
46	Alternative funds	Funds whose investment strategies include such as hedging, event driven, fixed income directional and relative value, managed futures, commodities etc.
47	Private equity funds	Investment funds used for making investments in equity securities following strategies associated with private equity.
48	Infrastructure funds	Funds that invest in utilities such as toll roads, bridges, tunnels, ports and airports, oil and gas distribution, electricity distribution and social infrastructure such as healthcare and educational facilities
49	Other	Other investment funds, not classified under the above categories
5	<b>Structured notes</b>	<b>Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns to securities that have embedded all categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options(CDO). Assets under this category are not subject to unbundling</b>
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
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	<b>Collateralised securities</b>	<b>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</b>
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

## Annex VI - CIC Table

### Annex VI Definition of CIC

Assets listed in		Definition
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
<b>7</b>	<b>Cash and deposits</b>	<b>Money in the physical form, bank deposits and other money deposits</b>
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
73	Other deposits short term (less than one year)	Deposits other than transferable deposits, with remaining maturity inferior to 1 year, that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty
74	Other deposits with term longer than one year	Deposits other than transferable deposits, with remaining maturity superior to 1 year, that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty
75	Deposits to cedants	Deposits relating to reinsurance accepted
79	Other	Other cash and equivalents, not classified under the above categories
<b>8</b>	<b>Mortgages and loans</b>	<b>Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.</b>
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 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 colateral
89	Other	Other mortgages and loans, not classified under the above categories
<b>9</b>	<b>Property</b>	<b>Buildings, land, other constructions that are immovable and equipment</b>
91	Property (office and commercial)	Office and commercial building used for investment
92	Property (residential)	Residential buildings used for investment
93	Property (for own use)	Real estate for the own use of the undertaking
94	Property (under construction)	Real estate that is under construction, for future own usage or future usage as investment
95	Equipment (for own use)	Equipment for the own use of the undertaking
99	Other	Other real estate, not classified under the above categories
<b>A</b>	<b>Futures</b>	<b>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>
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>B</b>	<b>Call Options</b>	<b>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</b>
B1	Equity and index options	Call options with equity or stock exchange indices as underlying
B2	Bond options	Call options with bonds or other interest rate dependent security as underlying
B3	Currency options	Call options with currencies or other currencies dependent security as underlying
B4	Warrants	Call options that entitles the holder to buy stock of the issuing company at a specified price
B5	Commodity options	Call options with commodities or other commodities dependent security as underlying
B6	Swaptions	Call options granting its owner the right but not the obligation to enter into a long position in an underlying swap, i.e., enter into a swap where the owner pays the fixed leg and receive the floating leg
B7	Catastrophe and Weather risk	Call options mainly exposed to catastrophe or weather risk
B8	Mortality risk	Call options mainly exposed to mortality risk
B9	Other	Other call options, not classified under the above categories
<b>C</b>	<b>Put Options</b>	<b>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</b>
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
<b>D</b>	<b>Swaps</b>	<b>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</b>
D1	Interest rate swaps	Swap that exchange interest flows
D2	Currency swaps	Swap that exchange currency
D3	Interest rate and currency swaps	Swap that exchange interest and currency flows
D5	Security swaps	Swap that exchange securities
D7	Catastrophe and Weather risk	Swaps mainly exposed to catastrophe or weather risk
D8	Mortality risk	Swaps mainly exposed to mortality risk
D9	Other	Other swaps, not classified under the above categories
<b>E</b>	<b>Forwards</b>	<b>Non-standardised contract between two parties to buy or sell an asset at a specified future time at a price agreed today</b>
E1	Forward interest rate agreement	Forward contract in which one party pays a fixed interest rate, and receives a floating interest rate equal to a underlying 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

## Annex VI - CIC Table

**Annex VI**  
**Definition of CIC**

Assets listed in		Definition
<b>F</b>	<b>Credit derivatives</b>	<b>Derivative whose value is derived from the credit risk on an underlying bond, loan or any other financial asset</b>
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
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 than the swap
F9	Other	Other credit derivatives, not classified under the above categories

## Technical Annex VII: Data checks

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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 1	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A30 = sum(BS_C1D.A7A[CUR])
CAS 2	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L25A = sum(BS_C1D.A15[CUR])
CAS 3	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A4 = sum(BS_C1D.A3[CUR])
CAS 4	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A3+BS_C1.A27 + BS_C1.A14 + BS_C1.A14A = sum(BS_C1D.A4[CUR])
CAS 5	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A12 = sum (BS_C1D.A5[CUR])
CAS 6	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A16 = sum(BS_C1D.A5A[CUR])
CAS 7	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A13+BS_C1.A21+BS_C1.A20 = sum(BS_C1D.A6[CUR])

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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 8	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.A2+BS_C1.A26+BS_C1.A25B+BS_C1.A23 +BS_C1.A29 + BS_C1.A28A + BS_C1.A28B = sum(BS_C1D.A7[CUR])
CAS 9	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L1+BS_C1.L4+BS_C1.L6B+BS_C1.L7 = sum(BS_C1D.A8[CUR])
CAS 10	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L10=- sum(BS_C1D.A9[CUR])
CAS 11	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L13+BS_C1.L15A+BS_C1.L15B = sum(BS_C1D.A10[CUR])
CAS 12	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L16 = sum(BS_C1D.A11[CUR])
CAS 13	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L19+BS_C1.L20 = sum(BS_C1D.A12[CUR])
CAS 14	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L23=- sum(BS_C1D.A13[CUR])
CAS 15	BS_C1-BS_C1D	[PER:PE1] [SOC:SOL][!RFF]	BS_C1.L18+BS_C1.L22+BS_C1.L17+BS_C1.L15C +BS_C1.L25+BS_C1.L26+BS_C1.L15D = sum(BS_C1D.A14[CUR])
CAS 16	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.A17 = TP_E1Q.D27+TP_E1Q.E27+TP_E1Q.F27+TP_E1 Q.G27+TP_E1Q.H27+TP_E1Q.I27+TP_E1Q.J27 +TP_E1Q.K27+TP_E1Q.L27+TP_E1Q.N27+TP_E 1Q.O27+TP_E1Q.P27
CAS 17	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.A18 = TP_E1Q.A27+TP_E1Q.B27+TP_E1Q.C27+TP_E1 Q.M27
CAS 18	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.A18A = sum(TP_F1Q.C10...C13)
CAS 19	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.A19 = TP_F1Q.C1+TP_F1Q.C4+TP_F1Q.C5+TP_F1Q.C 6+TP_F1Q.C7
CAS 20	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.A19A = TP_F1Q.C2 + TP_F1Q.C3
CAS 21	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L1A = TP_E1Q.D1+TP_E1Q.E1+TP_E1Q.F1+TP_E1Q.G 1+TP_E1Q.H1+TP_E1Q.I1+TP_E1Q.J1+TP_E1Q. K1+TP_E1Q.L1+TP_E1Q.N1+TP_E1Q.O1+TP_E1 Q.P1



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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 22	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L2 = TP_E1Q.D23+TP_E1Q.E23+TP_E1Q.F23+TP_E1 Q.G23+TP_E1Q.H23+TP_E1Q.I23+TP_E1Q.J23 +TP_E1Q.K23+TP_E1Q.L23+TP_E1Q.N23+TP_E 1Q.O23+TP_E1Q.P23
CAS 23	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L3 = TP_E1Q.D25+TP_E1Q.E25+TP_E1Q.F25+TP_E1 Q.G25+TP_E1Q.H25+TP_E1Q.I25+TP_E1Q.J25 +TP_E1Q.K25+TP_E1Q.L25+TP_E1Q.N25+TP_E 1Q.O25+TP_E1Q.P25
CAS 24	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L4A = TP_E1Q.A1+TP_E1Q.B1+TP_E1Q.C1+TP_E1Q. M1
CAS 25	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L5 = TP_E1Q.A23+TP_E1Q.B23+TP_E1Q.C23+TP_E1 Q.M23
CAS 26	BS_C1 - TP_E1Q	[PER:PE1][SOC:SOL]	BS_C1.L6 = TP_E1Q.A25+TP_E1Q.B25+TP_E1Q.C25+TP_E1 Q.M25
CAS 27	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L6C = sum(TP_F1Q.A10...A13)
CAS 28	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L6D = sum(TP_F1Q.B10...B13)
CAS 29	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L6E = sum(TP_F1Q.E10...E13)
CAS 30	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L7A = TP_F1Q.A1+TP_F1Q.A5+TP_F1Q.A6+TP_F1Q.A 7
CAS 31	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L8 = TP_F1Q.B1+TP_F1Q.B4+TP_F1Q.B5+TP_F1Q.B 6+TP_F1Q.B7
CAS 32	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L9 = TP_F1Q.E1+TP_F1Q.E4+TP_F1Q.E6+TP_F1Q.E7
CAS 33	BS_C1 - TP_F1Q	[PER:PE1][SOC:SOL]	BS_C1.L11 = TP_F1Q.B3 + TP_F1Q.B2
CAS 34	BS_C1-TP_F1Q	[SOC:SOL][PER:PE1]	BS_C1.L6B+BS_C1.L7+BS_C1.L10 = TP_F1Q.A1[LOB:LB32] + TP_F1Q.B1[LOB:LB32] + TP_F1Q.E1[LOB:LB32] + TP_F1Q.A1[LOB:LB26] + TP_F1Q.B1[LOB:LB26] + TP_F1Q.E1[LOB:LB26]
CAS 35	BS_C1-TP_F1Q	[SOC:SOL][PER:PE1]	BS_C1.L6C+BS_C1.L7A+BS_C1.L10A = TP_F1Q.A1[LOB:LB26]+TP_F1Q.A1[LOB:LB32]
CAS 36	BS_C1-TP_F1Q	[SOC:SOL][PER:PE1]	BS_C1.L6D+BS_C1.L8+BS_C1.L11 = TP_F1Q.B1[LOB:LB32] + TP_F1Q.B1[LOB:LB26]

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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 37	BS_C1-TP_F1Q	[SOC:SOL][PER:PE1]	$BS\_C1.L6E + BS\_C1.L9 + BS\_C1.L12 = TP\_F1Q.E1[LOB:LB32] + TP\_F1Q.E1[LOB:LB26]$
CAS 38	BS_C1-TP_F1Q & TP_E1Q	[SOC:SOL][PER:PE1]	$BS\_C1.A16 = TP\_F1Q.C1[LOB:LB26] + TP\_F1Q.C1[LOB:LB32] + TP\_E1Q.Q27$
CAS 39	BS_C1-TP- E1Q	[SOC:SOL][PER:PE1]	$BS\_C1.L1 + BS\_C1.L4 = TP\_E1Q.Q26$
CAS 40	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$TP\_E1Q.A24 \leq MCR\_B4B.D2 + MCR\_B4B.F2$
CAS 41	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$TP\_E1Q.B24 \leq MCR\_B4B.D3 + MCR\_B4B.F3$
CAS 42	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$TP\_E1Q.C24 \leq MCR\_B4B.D4 + MCR\_B4B.F4$
CAS 43	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$TP\_E1Q.D24 \leq MCR\_B4B.D5 + MCR\_B4B.F5$
CAS 44	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D6 + MCR\_B4B.F6 \geq TP\_E1Q.E24$
CAS 45	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D7 + MCR\_B4B.F7 \geq TP\_E1Q.F24$
CAS 46	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D8 + MCR\_B4B.F8 \geq TP\_E1Q.G24$
CAS 47	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D9 + MCR\_B4B.F9 \geq TP\_E1Q.H24$
CAS 48	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D10 + MCR\_B4B.F10 \geq TP\_E1Q.I24$
CAS 49	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D11 + MCR\_B4B.F11 \geq TP\_E1Q.J24$
CAS 50	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D12 + MCR\_B4B.F12 \geq TP\_E1Q.K24$
CAS 51	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D13 + MCR\_B4B.F13 \geq TP\_E1Q.L24$
CAS 52	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D14 + MCR\_B4B.F14 \geq TP\_E1Q.N24$
CAS 53	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D17 + MCR\_B4B.F17 \geq TP\_E1Q.M24$
CAS 54	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D16 + MCR\_B4B.F16 \geq TP\_E1Q.O24$
CAS 55	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D15 + MCR\_B4B.F15 \geq TP\_E1Q.P24$
CAS 56	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D19 + MCR\_B4B.F19 + MCR\_B4B.D20 + MCR\_B4B.F20 \geq (TP\_F1Q.B1[LOB:LB27] - TP\_F1Q.C1[LOB:LB27])$
CAS 57	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE1]	$MCR\_B4B.D21 + MCR\_B4B.F21 \geq (TP\_F1Q.B1[LOB:LB28][CBK:CB02] - TP\_F1Q.C1[LOB:LB28][CBK:CB02]) + (TP\_F1Q.B1[LOB:LB28][CBK:CB03] - TP\_F1Q.C1[LOB:LB28][CBK:CB03])$

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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 58	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE1]	$\begin{aligned} & \text{MCR\_B4B.D22} + \text{MCR\_B4B.F22} \geq \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB29}][\text{CBK:CB02}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB29}][\text{CBK:CB02}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB29}][\text{CBK:CB03}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB29}][\text{CBK:CB03}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB31}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB31}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB30}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB30}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB33}][\text{CBK:CB02}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB33}][\text{CBK:CB02}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:LB33}][\text{CBK:CB03}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB33}][\text{CBK:CB03}]) + \\ & (\text{TP\_F1Q.B1}[\text{LOB:XXX}] - \text{TP\_F1Q.C1}[\text{LOB:XXX}]) \\ & + (\text{TP\_F1Q.B1}[\text{LOB:34}] - \text{TP\_F1Q.C1}[\text{LOB:34}]) \end{aligned}$
CAS 59	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B2} \geq \text{TP\_E1Q.A24}$
CAS 60	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B3} \geq \text{TP\_E1Q.B24}$
CAS 61	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B4} \geq \text{TP\_E1Q.C24}$
CAS 62	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B5} \geq \text{TP\_E1Q.D24}$
CAS 63	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B6} \geq \text{TP\_E1Q.E24}$
CAS 64	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B7} \geq \text{TP\_E1Q.F24}$
CAS 65	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B8} \geq \text{TP\_E1Q.G24}$
CAS 66	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B9} \geq \text{TP\_E1Q.H24}$
CAS 67	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B10} \geq \text{TP\_E1Q.I24}$
CAS 68	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B11} \geq \text{TP\_E1Q.J24}$
CAS 69	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B12} \geq \text{TP\_E1Q.K24}$
CAS 70	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B13} \geq \text{TP\_E1Q.L24}$
CAS 71	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B14} \geq \text{TP\_E1Q.N24}$
CAS 72	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B17} \geq \text{TP\_E1Q.M24}$
CAS 73	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	$\text{MCR\_B4A.B16} \geq \text{TP\_E1Q.P24}$

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

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

N° of Check Annual Solo (CAS)	Templates	GlobalFilters	Assertion
CAS 74	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE1]	MCR_B4A.B15 >= TP_E1Q.O24
CAS 75	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE1]	MCR_B4A.B19 + MCR_B4A.B20 >= (TP_F1Q.B1[LOB:LB27] - TP_F1Q.C1[LOB:LB27])
CAS 76	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE1]	MCR_B4A.B21 >= (TP_F1Q.B1[LOB:LB28][CBK:CB02] - TP_F1Q.C1[LOB:LB28][CBK:CB02]) + (TP_F1Q.B1[LOB:LB28][CBK:CB03] - TP_F1Q.C1[LOB:LB28][CBK:CB03])
CAS 77	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE1]	MCR_B4A.B22 >= (TP_F1Q.B1[LOB:LB29][CBK:CB02] - TP_F1Q.C1[LOB:LB29][CBK:CB02]) + (TP_F1Q.B1[LOB:LB29][CBK:CB03] - TP_F1Q.C1[LOB:LB29][CBK:CB03]) + (TP_F1Q.B1[LOB:LB31] - TP_F1Q.C1[LOB:LB31]) + (TP_F1Q.B1[LOB:LB30] - TP_F1Q.C1[LOB:LB30]) + (TP_F1Q.B1[LOB:LB33][CBK:CB02] - TP_F1Q.C1[LOB:LB33][CBK:CB02]) + (TP_F1Q.B1[LOB:LB33][CBK:CB03] - TP_F1Q.C1[LOB:LB33][CBK:CB03]) + (TP_F1Q.B1[LOB:XXX] - TP_F1Q.C1 [LOB:XXX]) + (TP_F1Q.B1[LOB:34] - TP_F1Q.C1[LOB:34])
CAS 78	BS_C1-OF_B1Q	[PER:PE1][SOC: SOL]	OF_B1Q.A20 = BS_C1.L27-OF_B1Q.B24- OF_B1Q.B25-OF_B1Q.B27-OF_B1Q.B502- OF_B1Q.A503+ BS_C1.L26

## Technical Annex VII: Data checks

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

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

N° of Check Quarterly Solo (CQS)	Templates	GlobalFilters	Assertion
<b>CQS 1</b>	BS_C1-OF_B1Q	[PER:PE2][SOC: SOL]	OF_B1Q.A20 = BS_C1.L27-OF_B1.B24-OF_B1Q.B25- OF_B1Q.B27-OF_B1Q.B502-OF_B1Q.A503+ BS_C1.L26
<b>CQS 2</b>	BS_C1 - TP_E1Q	[PER:PE2][SOC:SO L]	BS_C1.A17 = TP_E1Q.D27+TP_E1Q.E27+TP_E1Q.F27+TP_E1Q.G27+TP_E1 Q.H27+TP_E1Q.I27+TP_E1Q.J27+TP_E1Q.K27+TP_E1Q.L27+ TP_E1Q.N27+TP_E1Q.O27+TP_E1Q.P27
<b>CQS 3</b>	BS_C1 - TP_E1Q	[PER:PE2][SOC:SO L]	BS_C1.A18 = TP_E1Q.A27+TP_E1Q.B27+TP_E1Q.C27+TP_E1Q.M27
<b>CQS 4</b>	BS_C1 - TP_F1Q	[PER:PE2][SOC:SO L]	BS_C1.A18A = sum(TP_F1Q.C10...C13)
<b>CQS 5</b>	BS_C1 - TP_F1Q	[PER:PE2][SOC:SO L]	BS_C1.A19 = TP_F1Q.C1+TP_F1Q.C4+TP_F1Q.C5+TP_F1Q.C6+TP_F1Q.C7
<b>CQS 6</b>	BS_C1 - TP_F1Q	[PER:PE2][SOC:SO L]	BS_C1.A19A = TP_F1Q.C2 + TP_F1Q.C3
<b>CQS 7</b>	BS_C1 - TP_E1Q	[PER:PE2][SOC:SO L]	BS_C1.L1A = TP_E1Q.D1+TP_E1Q.E1+TP_E1Q.F1+TP_E1Q.G1+TP_E1Q.H1 +TP_E1Q.I1+TP_E1Q.J1+TP_E1Q.K1+TP_E1Q.L1+TP_E1Q.N1 +TP_E1Q.O1+TP_E1Q.P1

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

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

N° of Check Quarterly Solo (CQS)	Templates	GlobalFilters	Assertion
CQS 8	BS_C1 - TP_E1Q	[PER:PE2][SOC:SOL]	BS_C1.L2 = TP_E1Q.D23+TP_E1Q.E23+TP_E1Q.F23+TP_E1Q.G23+TP_E1Q.H23+TP_E1Q.I23+TP_E1Q.J23+TP_E1Q.K23+TP_E1Q.L23+TP_E1Q.N23+TP_E1Q.O23+TP_E1Q.P23
CQS 9	BS_C1 - TP_E1Q	[PER:PE2][SOC:SOL]	BS_C1.L3 = TP_E1Q.D25+TP_E1Q.E25+TP_E1Q.F25+TP_E1Q.G25+TP_E1Q.H25+TP_E1Q.I25+TP_E1Q.J25+TP_E1Q.K25+TP_E1Q.L25+TP_E1Q.N25+TP_E1Q.O25+TP_E1Q.P25
CQS 10	BS_C1 - TP_E1Q	[PER:PE2][SOC:SOL]	BS_C1.L4A = TP_E1Q.A1+TP_E1Q.B1+TP_E1Q.C1+TP_E1Q.M1
CQS 11	BS_C1 - TP_E1Q	[PER:PE2][SOC:SOL]	BS_C1.L5 = TP_E1Q.A23+TP_E1Q.B23+TP_E1Q.C23+TP_E1Q.M23
CQS 12	BS_C1 - TP_E1Q	[PER:PE2][SOC:SOL]	BS_C1.L6 = TP_E1Q.A25+TP_E1Q.B25+TP_E1Q.C25+TP_E1Q.M25
CQS 13	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L6C = sum(TP_F1Q.A10...A13)
CQS 14	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L6D = sum(TP_F1Q.B10...B13)
CQS 15	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L6E = sum(TP_F1Q.E10...E13)
CQS 16	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L7A = TP_F1Q.A1+TP_F1Q.A5+TP_F1Q.A6+TP_F1Q.A7
CQS 17	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L8 = TP_F1Q.B1+TP_F1Q.B4+TP_F1Q.B5+TP_F1Q.B6+TP_F1Q.B7
CQS 18	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L9 = TP_F1Q.E1+TP_F1Q.E4+TP_F1Q.E6+TP_F1Q.E7
CQS 19	BS_C1 - TP_F1Q	[PER:PE2][SOC:SOL]	BS_C1.L11 = TP_F1Q.B3 + TP_F1Q.B2
CQS 20	BS_C1-TP_F1Q	[SOC:SOL][PER:PE2]	BS_C1.L6B+BS_C1.L7+BS_C1.L10 = TP_F1Q.A1[LOB:LB32] + TP_F1Q.B1[LOB:LB32] + TP_F1Q.E1[LOB:LB32] + TP_F1Q.A1[LOB:LB26] + TP_F1Q.B1[LOB:LB26] + TP_F1Q.E1[LOB:LB26]
CQS 21	BS_C1-TP_F1Q	[SOC:SOL][PER:PE2]	BS_C1.L6C+BS_C1.L7A+BS_C1.L10A = TP_F1Q.A1[LOB:LB26]+TP_F1Q.A1[LOB:LB32]
CQS 22	BS_C1-TP_F1Q	[SOC:SOL][PER:PE2]	BS_C1.L6D+BS_C1.L8+BS_C1.L11 = TP_F1Q.B1[LOB:LB32] + TP_F1Q.B1[LOB:LB26]
CQS 23	BS_C1-TP_F1Q	[SOC:SOL][PER:PE2]	BS_C1.L6E+BS_C1.L9+BS_C1.L12 = TP_F1Q.E1[LOB:LB32]+TP_F1Q.E1[LOB:LB26]

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

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

N° of Check Quarterly Solo (CQS)	Templates	GlobalFilters	Assertion
CQS 24	BS_C1-TP_F1Q & TP_E1Q	[SOC:SOL][PER:PE 2]	BS_C1.A16 = TP_F1Q.C1[LOB:LB26] + TP_F1Q.C1[LOB:LB32] + TP_E1Q.Q27
CQS 25	BS_C1-TP- E1Q	[SOC:SOL][PER:PE 2]	BS_C1.L1+ BS_C1.L4 = TP_E1Q.Q26
CQS 26	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	TP_E1Q.A24 <= MCR_B4B.D2 + MCR_B4B.F2
CQS 27	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	TP_E1Q.B24 <= MCR_B4B.D3 + MCR_B4B.F3
CQS 28	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	TP_E1Q.C24 <= MCR_B4B.D4 + MCR_B4B.F4
CQS 29	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	TP_E1Q.D24 <= MCR_B4B.D5 + MCR_B4B.F5
CQS 30	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D6 + MCR_B4B.F6 >= TP_E1Q.E24
CQS 31	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D7 + MCR_B4B.F7 >= TP_E1Q.F24
CQS 32	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D8 + MCR_B4B.F8 >= TP_E1Q.G24
CQS 33	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D9 + MCR_B4B.F9>= TP_E1Q.H24
CQS 34	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D10 + MCR_B4B.F10 >= TP_E1Q.I24
CQS 35	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D11 + MCR_B4B.F11 >= TP_E1Q.J24
CQS 36	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D12 + MCR_B4B.F12 >= TP_E1Q.K24
CQS 37	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D13 + MCR_B4B.F13 >= TP_E1Q.L24
CQS 38	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D14 + MCR_B4B.F14 >= TP_E1Q.N24
CQS 39	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D17 + MCR_B4B.F17 >= TP_E1Q.M24
CQS 40	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D16 + MCR_B4B.F16 >= TP_E1Q.O24

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

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

N° of Check Quarterly Solo (CQS)	Templates	GlobalFilters	Assertion
CQS 41	MCR - B4B-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D15 + MCR_B4B.F15 >= TP_E1Q.P24
CQS 42	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D19 + MCR_B4B.F19 + MCR_B4B.D20 + MCR_B4B.F20 >= (TP_F1Q.B1[LOB:LB27] - TP_F1Q.C1[LOB:LB27])
CQS 43	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D21 + MCR_B4B.F21 >= (TP_F1Q.B1[LOB:LB28][CBK:CB02] - TP_F1Q.C1[LOB:LB28][CBK:CB02]) + (TP_F1Q.B1[LOB:LB28][CBK:CB03] - TP_F1Q.C1[LOB:LB28][CBK:CB03])
CQS 44	MCR - B4B-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4B.D22 + MCR_B4B.F22 >= (TP_F1Q.B1[LOB:LB29][CBK:CB02] - TP_F1Q.C1[LOB:LB29][CBK:CB02]) + (TP_F1Q.B1[LOB:LB29][CBK:CB03] - TP_F1Q.C1[LOB:LB29][CBK:CB03]) + (TP_F1Q.B1[LOB:LB31] - TP_F1Q.C1[LOB:LB31]) + (TP_F1Q.B1[LOB:LB30] - TP_F1Q.C1[LOB:LB30]) + (TP_F1Q.B1[LOB:LB33][CBK:CB02] - TP_F1Q.C1[LOB:LB33][CBK:CB02]) + (TP_F1Q.B1[LOB:LB33][CBK:CB03] - TP_F1Q.C1[LOB:LB33][CBK:CB03]) + (TP_F1Q.B1[LOB:XXX] - TP_F1Q.C1 [LOB:XXX]) + (TP_F1Q.B1[LOB:34] - TP_F1Q.C1[LOB:34])
CQS 45	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B2 >= TP_E1Q.A24
CQS 46	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B3 >= TP_E1Q.B24
CQS 47	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B4 >= TP_E1Q.C24
CQS 48	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B5 >= TP_E1Q.D24
CQS 49	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B6>= TP_E1Q.E24
CQS 50	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B7 >= TP_E1Q.F24
CQS 51	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B8 >= TP_E1Q.G24
CQS 52	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B9 >= TP_E1Q.H24
CQS 53	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B10 >= TP_E1Q.I24
CQS 54	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B11 >= TP_E1Q.J24
CQS 55	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B12 >= TP_E1Q.K24
CQS 56	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B13 >= TP_E1Q.L24
CQS 57	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B14 >= TP_E1Q.N24



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

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

N° of Check Quarterly Solo (CQS)	Templates	GlobalFilters	Assertion
CQS 58	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B17 >= TP_E1Q.M24
CQS 59	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B16 >= TP_E1Q.P24
CQS 60	MCR_B4A-TP_E1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B15 >= TP_E1Q.O24
CQS 61	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B19 + MCR_B4A.B20 >= (TP_F1Q.B1[LOB:LB27] - TP_F1Q.C1[LOB:LB27])
CQS 62	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B21 >= (TP_F1Q.B1[LOB:LB28][CBK:CB02] - TP_F1Q.C1[LOB:LB28][CBK:CB02]) + (TP_F1Q.B1[LOB:LB28][CBK:CB03] - TP_F1Q.C1[LOB:LB28][CBK:CB03])
CQS 63	MCR_B4A-TP_F1Q	[SOC:SOL][PER:PE 2]	MCR_B4A.B22 >= (TP_F1Q.B1[LOB:LB29][CBK:CB02] - TP_F1Q.C1[LOB:LB29][CBK:CB02]) + (TP_F1Q.B1[LOB:LB29][CBK:CB03] - TP_F1Q.C1[LOB:LB29][CBK:CB03]) + (TP_F1Q.B1[LOB:LB31] - TP_F1Q.C1[LOB:LB31]) + (TP_F1Q.B1[LOB:LB30] - TP_F1Q.C1[LOB:LB30]) + (TP_F1Q.B1[LOB:LB33][CBK:CB02] - TP_F1Q.C1[LOB:LB33][CBK:CB02]) + (TP_F1Q.B1[LOB:LB33][CBK:CB03] - TP_F1Q.C1[LOB:LB33][CBK:CB03]) + (TP_F1Q.B1[LOB:XXX] - TP_F1Q.C1 [LOB:XXX]) + (TP_F1Q.B1[LOB:34] - TP_F1Q.C1[LOB:34])

## Technical Annex VII: Data checks

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

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

N° of Check Group Specific (CGS)	Templates	GlobalFilters	Assertion
CGS 1	BS_C1-G_14	[PER:PE1] [SOC:GRP]	BS_C1.L1 = sum(G_14.D1[EID])
CGS 2	BS_C1-G_14	[PER:PE1] [SOC:GRP]	BS_C1.L4 = sum(G_14.G1[EID])
CGS 3	BS_C1-G_14	[PER:PE1] [SOC:GRP]	BS_C1.L6B = sum(G_14.J1[EID])
CGS 4	BS_C1-G_14	[PER:PE1] [SOC:GRP]	BS_C1.L7 = sum(G_14.M1[EID])
CGS 5	BS_C1-G_14	[PER:PE1] [SOC:GRP]	BS_C1.L10 = sum(G_14.P1[EID])
CGS 6	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	BS_C1.A30 = sum(BS_C1D.A7A[CUR])
CGS 7	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	BS_C1.L25A = sum(BS_C1D.A15[CUR])
CGS 8	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	BS_C1.A4 = sum(BS_C1D.A3[CUR])

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

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

N° of Check Group Specific (CGS)	Templates	GlobalFilters	Assertion
CGS 9	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.A3 + BS\_C1.A27 = \text{sum}(BS\_C1D.A4[CUR])$
CGS 10	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.A12 = \text{sum}(BS\_C1D.A5[CUR])$
CGS 11	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.A16 = \text{sum}(BS\_C1D.A5A[CUR])$
CGS 12	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.A13 + BS\_C1.A21 + BS\_C1.A20 = \text{sum}(BS\_C1D.A6[CUR])$
CGS 13	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.A2 + BS\_C1.A26 + BS\_C1.A25B + BS\_C1.A16 + BS\_C1.A14A + BS\_C1.A20 + BS\_C1.A23 + BS\_C1.A29 + BS\_C1.A28A + BS\_C1.A28B = \text{sum}(BS\_C1D.A7[CUR])$
CGS 14	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L1 + BS\_C1.L4 + BS\_C1.L6B + BS\_C1.L7 = \text{sum}(BS\_C1D.A8[CUR])$
CGS 15	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L10 = \text{sum}(BS\_C1D.A9[CUR])$
CGS 16	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L13 + BS\_C1.L15A + BS\_C1.L15B = \text{sum}(BS\_C1D.A10[CUR])$
CGS 17	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L16 = \text{sum}(BS\_C1D.A11[CUR])$
CGS 18	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L19 + BS\_C1.L20 = \text{sum}(BS\_C1D.A12[CUR])$
CGS 19	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L23 = \text{sum}(BS\_C1D.A13[CUR])$
CGS 20	BS_C1-BS_C1D	[PER:PE1] [SOC:GRP]	$BS\_C1.L18 + BS\_C1.L22 + BS\_C1.L17 + BS\_C1.L15C + BS\_C1.L25 + BS\_C1.L26 + BS\_C1.L15D = \text{sum}(BS\_C1D.A14[CUR])$
CGS 21	BS_C1-OF_B1Q	[PER:PE1][SOC:GRP]	$OF\_B1Q.A20 = BS\_C1.L27 - OF\_B1Q.B24 - OF\_B1Q.B25 - OF\_B1Q.B27 - OF\_B1Q.B502 - OF\_B1Q.A503 + BS\_C1.L26$

## Technical Annex VII: Data checks

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

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

<b>N° of Quarterly Check Group Specific (QCGS)</b>	<b>Templates</b>	<b>GlobalFilters</b>	<b>Assertion</b>
<b>QCGS 1</b>	BS_C1-OF_B1Q	[PER:PE2][SOC: GRP]	OF_B1Q.A20 = BS_C1.L27-OF_B1Q.B24-OF_B1Q.B25- OF_B1Q.B27-OF_B1Q.B502-OF_B1Q.A503+ BS_C1.L26

## Technical Annex VII: Data checks

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

Item	Description
<b>N° of Check</b>	The code of the data check. This code is inserted in the relevant reporting items as a link to the data checks listed in this annex. For example, data item A2 in Annex II - BS-C1-L has included the following: "See cross-templates checks tab CAS 8"
<b>Templates</b>	Indicates the source of the data items on which the data check is performed. For example, N° of Check CAS1 refers to a data check that involves data items submitted under BS_C1 and BS_C1D ("BS_C1-BS_C1D")
<b>GlobalFilters</b>	The dimension marker that will be applied to all item codes in the Assertion. For instance, in N° of check CAS1: ("BS_C1.A30 = sum(BS_C1D.A7A[CUR])") has the following Global Filter: "[PER:PE1][SOC:SOL][IRFF]". It means that the Assertion should only apply for annual figures [PER:PE1] at solo level [SOC:SOL] excluding ring fenced funds [IRFF]. The Global Filter codes are summarised in the table below.
<b>Assertion</b>	The description of the data check being performed. For example, N° of Check CAS1 is "BS_C1.A30 = sum(BS_C1D.A7A[CUR])". This means that item code A30 ("Total assets") in BS-C1 should be equal to the sum of all item codes A7A ("Total assets"), by currency, in BS-C1D.

GlobalFilters Codes	Description
[CUR]	Checks available for all currencies
[LOB:LB32]	Lines of business for SLT health
[LOB:LB27]	Lines of business for Insurance with profit participation (life obligations)
[LOB:LB28]	Lines of business for Index-linked and unit-linked insurance (life obligations)
[LOB:LB29]	Lines of business for Other life insurance
[LOB:LB30]	Lines of business for Accepted Reinsurance (life obligations)
[LOB:LB31]	Lines of business for Annuity stemming from non-life contracts
[LOB:LB33]	Lines of business for Direct business, SLT health
[LOB:LB34]	Lines of business for Reinsurance accepted, SLT health
[CBK:CB02]	Contracts break-down (Contracts without options)
[CBK:CB03]	Contracts break-down (Contracts with options and guarantees)
[LOB:XXX]	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations in TP F1Q
[LOB:LB26]	Lines of business for life obligations

## 2. Annex I – Impact Assessment

### 1: Problem definition

- 2.1. Exchange of information, both quantitative and qualitative is an elementary component of the dialogue between insurance and reinsurance undertakings and national competent authorities on the level of preparedness for Solvency II. Guidelines are developed to ensure the exchange of information is consistent with the final information transmissions as foreseen in Solvency II and to avoid lack of harmonisation in the preparatory requirements for the information provided to supervisors among Member States. The information to be submitted is based on a limited subset of the reporting package EIOPA proposed in the *EIOPA Final Report on Public Consultations No.11/009 and 11/011 On the Proposal for the Reporting and Disclosure Requirements*, published in July 2012.
- 2.2. For the purpose of preparation a reduced set of information and narrative reporting is envisaged. The information is selected under the assumption that the final pillar I requirements will be available in time for national competent authorities and undertakings to prepare for the quantitative and qualitative information in 2015. In which case, at that stage, EIOPA would prepare technical specifications and provide guidance on the assumptions underlying the calculation of technical provisions and the standard formula calculation, which reflect the decision on OMDII and the available delegated acts.

### Proportionality

- 2.3. National competent authorities are expected to ensure that the provisions described in the Opinion are applied 'in a manner which is proportionate to the nature, scale and complexity inherent in the business of the insurance and reinsurance undertaking'. The approach taken aims to ensure that this expectation can be met, and this is reflected in the drafting of the Guidelines in two principal ways:
  - a. In most cases, the Guidelines are principle based or drafted with a view to the outcome or supervisory objective that should be met, and;
  - b. The level of detail and scope of the Guidelines reflects the fact that the Guidelines are issued in order to prepare for Solvency II and not for its full application.
- 2.4. For the overall approach to proportionality on the Guidelines under consultation, please see the "Cover note for the Consultation Paper on Guidelines on preparing for Solvency II".

### Approach to small and medium-sized undertakings – the use of thresholds

- 2.5. The submission of information to supervisors is an area where there is a significant change between the existing regulatory requirements and those

under Solvency II. EIOPA, therefore, believes that it is not appropriate for national competent authorities to expect that all the provisions in this area are met in the same way by all insurance and reinsurance undertakings during the preparatory phase, and a number of thresholds are proposed in the Guidelines.

- 2.6. It is important to underline that the thresholds have been designed for use during the preparatory phase. It does not indicate that requirements in these areas will not be in place for all insurance and reinsurance undertakings within the scope of the Directive once Solvency II is fully applied. Consequently, for those insurance and reinsurance undertakings that are not within the thresholds National Competent Authorities are still expected to ensure that these insurance and reinsurance undertakings begin to prepare and develop appropriate plans.
- 2.7. EIOPA intends for a high proportion of the market to be subject to the provisions in these areas within each member state. This is in order to ensure that the benefits of consistent preparation set out above are met. EIOPA has also taken into consideration the latest discussions on Omnibus II with regard to reporting and seeks to ensure that the thresholds for the preparatory phase do not apply to a greater share of the market than can be expected when Solvency II is applied.
- 2.8. Policy Option 4 deals specifically with the question of if thresholds should be proposed or not.

### **Baseline Scenario**

- 2.9. When analysing the impact of regulatory provisions, the impact assessment methodology foresees that a baseline scenario is applied as the basis for comparing policy options. This helps to identify the incremental impact of each policy option considered. The aim of the baseline scenario is to explain how the current situation would evolve without additional regulatory intervention.
- 2.10. For the analysis of the potential related costs and benefits of the proposed Guidelines on the submission of information to supervisors, EIOPA has applied as a baseline the current practice for regulatory reporting including any preparation that has been made for implementing Solvency II.

<b>2: Objective pursued</b>
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- 2.11. The main objective of the Guidelines is to actively prepare insurance and reinsurance undertakings and national competent authorities for receiving information and reporting according to Article 35 of Solvency II. The EIOPA Opinion cited above states at paragraph 9 that "insurance and reinsurance undertakings which will be well-governed and which, in particular measure

correctly, mitigate and report the risks which they face will be more likely to be prepared for the new regulatory framework and act in the interests of policyholders”.

### 3: Policy Options

- 2.12. During the policy development process the focus was on the main policy questions listed below. For each of these questions, a number of policy options were considered:
- 2.13. When assessing the pros and cons of issuing or not issuing a Guideline for a preparatory phase it needs to be taken into account that the content of reporting has been being discussed for the last years already, resulting in a Final Report<sup>5</sup> from CP9 and CP11 published by EIOPA last year.
- 2.14. On that Report EIOPA strongly advises the industry to start preparing for Solvency II implementation based on the content of that report even though it recognised that some issues would have to be reviewed when Omnibus II Directive final agreement and level 2 implementing measures are known. It is known that the industry has already invested heavily in the preparation for reporting, based on the Final Report of CP9 and CP11, published by EIOPA last year.
- 2.15. This strong steering towards preparation accommodated the fact that all stakeholders are aware that in order to fully comply with the reporting requirements an early preparation of at least 18 months is needed.
- 2.16. When considering the approach for the submission of information for the preparation phase before Solvency II is in place, EIOPA analysed the following two options, whether to wait for Solvency II (or in other words to follow the “one big approach”, or to propose Guidelines for the preparation phase. The expected advantages and disadvantages for both of these options are stated below.

#### **1. Should EIOPA issue Guidelines for preparation of submission of information to NCAs?**

**Option 1:** To wait for Solvency II, i.e. “one big approach”.

**Option 2:** To issue Guidelines for a preparatory phase

#### **2. What should be the scope of the information submitted in the preparatory phase?**

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<sup>5</sup> <https://eiopa.europa.eu/?id=1962>



**Option 1:** use the subset of templates as defined in Appendix 1 as well as relevant narrative information.

**Option 2:** use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration (as identified in Appendix 2).

**Option 3:** use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding SCR-B3 risk modules (as identified in Appendix 3).

**Option 4:** use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration, and for quarterly reporting only include Minimum Capital Requirements, Own Funds and possibly the balance sheet.

### **3. What should be the information frequency during the preparatory phase?**

**Option 1:** annual information submission with quarterly information submission beginning in Quarter 1 2015.

**Option 2:** annual information submission with quarterly information submission beginning in Quarter 3 2015.

**Option 3:** annual information submission only for the preparatory phase.

### **4. Should application thresholds be used in the preparatory phase?**

**Option 1:** no information submission thresholds, no national competent authorities' discretion.

**Option 2:** fixed threshold at European level based on the Solvency I balance sheet.

**Option 3:** minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings). For solo annual information submission this should be at least 80% market share, for solo quarterly information submission this should be at least 50% market share. For group information submission it should be €12billion or an equivalent in another national currency of total assets in the consolidated accounting balance-sheet. If in a Member State no group reaches the threshold the national competent authority should decide whether a group is subject to group information submission.

**Option 4:** minimum thresholds of 80% based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings) for solo. For group, both annual and quarterly information submission would remain the same as in Option 3.

**Option 5:** allow national competent authorities' discretion to decide application thresholds.

### **5. What level of information submission should be required for insurance and reinsurance undertakings in the pre-application process for internal**

**models regarding the Solvency Capital Requirement component of the risks categories/sub-categories/major business units calculated using an internal model during the preparatory phase up to Solvency II implementation?**

**Option 1:** For the periodical submission of information insurance and reinsurance undertakings under pre-application will be required to provide figures to the most granular level as calculated by their internal model and at the same time they will need to provide an estimate of the calculation as per the standard formula but without the same level a granularity as the calculation using the model. This will be done through both harmonised set of information and ad-hoc templates agreed with National Competent Authorities.

**Option 2:** For the periodical submission of information, both internal models and standard formula calculations at the most granular level should be provided by each undertaking that has been allowed by National Competent Authorities to enter a pre-application process. This will be done through both harmonised set of information and ad-hoc templates agreed with National Competent Authorities.

**6. What should be the approach with group information submission and third country equivalence?**

**Option 1:** Use accounting consolidation or Solvency II accounting rules when the deduction and aggregation method is applied.

**Option 2:** Group supervisors may allow groups to use calculations under local rules for their third country undertakings, as necessary, where the deduction and aggregation method is applied.

**Option 3:** Assume certain countries will be deemed equivalent or included in the transitional regime and allow the use of local calculations under the deduction and aggregation method, but only in respect of group undertakings in those specified countries.

**Option 4:** Allow groups to use local calculations, but require parallel calculations using Solvency II rules.

**7. What should be the approach on items requiring approval i.e. ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds?**

**Option 1:** Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II, assuming approval has been given.

**Option 2:** Allow the inclusion of items in the preparatory phase which are subject to approval under Solvency II but only in case they are already permitted under Solvency I (some of which are subject to approval under Solvency I).

**Option 3:** Do not allow the inclusion of any items in the preparatory phase which are subject to approval under Solvency II.

<b>4: Analysis and Comparison of impacts</b>
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- 2.17. In this section we aim to describe the expected positive and negative effects from the policy options considered in relation to the main groups of stakeholders. The analysis considers the expected effect on insurance and reinsurance undertakings and groups, national competent authorities and policyholders.
- 2.18. EIOPA recognises that the qualitative and quantitative information referred to in the Guidelines and in the options described in section 3 above will represent an additional burden to both insurance and reinsurance undertakings and National Competent Authorities. This burden would include the additional resources and the cost of IT systems needed to meet the requirements of the preparatory phase. This preparatory phase aims at minimising that effect later on. In order to reduce the burden on smaller insurance and reinsurance undertakings, EIOPA has considered the use of application thresholds as described in question 4.
- 2.19. Regarding the expected impact on policyholders, "The present solvency rules are outdated. They are not risk sensitive, they leave too much scope to Member States for national variations, they do not properly deal with group supervision and they have meanwhile been superseded by industry, international and cross-sectorial developments. This is the reason why a new solvency regime, called Solvency II, which fully reflects the latest developments in prudential supervision, actuarial science and risk management and which allows for updates in the future is necessary."<sup>6</sup> Therefore EIOPA considers that the effective preparation for the implementation of the Solvency II framework will enhance policyholder protection.

# **1. Should EIOPA issue Guidelines for preparation of submission of information to NCAs?**

- 2.20. Evidence was produced during previous consultations in the field of reporting that insurance and reinsurance undertakings expect to need 18 months for the implementation of Solvency II. Furthermore some national competent authorities may launch a preparatory phase, with or without Guidelines. Issuing Guidelines will therefore reduce the risk of divergent approaches, reducing also the cost and facilitating the future application of Solvency II.

## **Option 1: To wait for Solvency II, i.e. "one big approach".**

- 2.21. The population of insurance and reinsurance undertakings, which may be affected by the proposed Guidelines, can be classified in two groups: insurance and reinsurance undertakings over the proposed threshold and insurance and reinsurance undertakings below the proposed threshold for submitting information. The benefits and costs need to be assessed for these two different groups.

- 2.22. For insurance and reinsurance undertakings over the threshold proposed the following positive effects of this option can be expected:
- a. Less short-term costs for the insurance and reinsurance undertakings that have not started the preparation yet and need more time to be prepared for the whole target Solvency II requirements, and;
  - b. For insurance and reinsurance undertakings that already started preparation and have already invested in it, there can be a small reduction of the cost as they do not have to submit reports to national competent authorities even if they have the required data and necessary staff and/or systems.
- 2.23. The above mentioned positive effects need to be taken into consideration to supplement the negative effects of this option for insurance and reinsurance undertakings over the threshold proposed:
- a. Increase of the risk of non-convergence due to the potential divergence of different preparation phases at national level. This will affect mostly cross-border groups in the short term. Once Solvency II is applicable this will also have an impact on non-cross-border undertakings, depending on the level of divergence;
  - b. Risk of not having a clear timeline for Solvency II when they have already invested big efforts and money, and;
  - c. Potential scarcity of resources as all participants will require similar services at the same time, making also those services more expensive;
  - d. Risk of not being ready to apply Solvency II requirements in due time.
- 2.24. From a national competent authority perspective having to cope with around 3500 insurance and reinsurance undertakings and groups reporting for the first time at the same period later on may be considered as a general negative effect of this option for National Competent Authorities across Europe. Also, in particular:
- a. National Competent Authorities would have to deal on a case-by-case situation with the insurance and reinsurance undertakings that would request to start preparing their own systems;
  - b. Not issuing Guidelines for a preparatory phase would also mean that the tool for reporting and the taxonomy which would be created for the insurance and reinsurance undertakings would be delayed and would not be available for different preparation packages developed at national level, and;
  - c. Any lack of consistency in the development of taxonomies for example would create higher costs in future, namely when a system for transmitting data from national competent authorities to EIOPA is developed.
- 2.25. For insurance and reinsurance undertakings below the threshold proposed, our analysis has not shown any benefits flowing from this alternative.
- 2.26. No immediate significant advantages or disadvantages for policyholders are foreseen as any costs that may be reflected on policyholders would also be incurred under normal preparation for Solvency II.

## **Option 2: To issue Guidelines for a preparatory phase**

2.27. The following positive effects of this option can be expected for insurance and reinsurance undertakings over the threshold proposed:

- a. More gradual implementation for the insurance and reinsurance undertakings and groups as participants will have to report only about 30% of the target Solvency II templates and also with less mandatory information in the templates. This will allow insurance and reinsurance undertakings to take lessons from the first step and facilitate the next steps;
- b. Keeping part of the forecasted/assigned resources appointed to Solvency II implementation will reduce future costs and mitigate the risk of scarcity of resources in the future, as there will be less participants requiring similar service at the same time;
- c. Insurance and reinsurance undertakings would have better information during the preparatory phase gaining experience and reputation in the future Solvency II regime;
- d. Promotion of reporting standards technologies and reduction of the risk of having less harmonisation. The use of reporting standards brings benefits of economies of scale incrementing the quality and reducing the costs. EIOPA will make available a XBRL (Extensible Reporting Business Language) taxonomy with these Guidelines. EIOPA also will develop a free a reporting tool for insurance and reinsurance undertakings in order to help them with the preparatory reporting and the XBRL technology. The use of standards especially useful for cross-border undertakings and those undertakings that choose to contract reporting systems with third party specialists (e.g. consultants). The consultants will be able to use this tool and develop their own tools for undertaking-specific needs, facilitating the implementation now and in the future, and;
- e. Insurance and reinsurance undertakings may benefit from better support from the national competent authorities as there will be a limited number of participants during the preparatory phase.

2.28. The above mentioned positive effects need to be taken into consideration to supplement the negative effects of this option for insurance and reinsurance undertakings over the threshold proposed:

- a. Additional costs that would result from a step-by-step implementation of the systems cannot be avoided. However due to the fact that preparation has in fact already started, it may be expected that these costs are outweighed by the benefits that flow from it;
- b. Also potential compliance costs may arise in case insurance and reinsurance undertakings purchase systems and implement processes based on the current version of draft implementing measures, which may need to be changed later due to changes in the negotiations, and;
- c. Potential duplication of submission of information. In fact part of the information required for submission is already received by some national competent authorities. If the reports already received are not replaced by those envisaged in the preparatory phase there will in fact be certain double reporting.

2.29. On the issue of double reporting the following has been considered:

- a. To implement such a new system preparation and testing will always be needed to ensure quality, which means that either now or when Solvency II implementation starts double reporting will need to happen in order to guarantee that the new system works properly without undermining the on-going supervision;
  - b. Double reporting does not necessarily represent additional costs as the systems need to be prepared to report the new set of information. The act of "submission" itself does not imply significant costs, and;
  - c. Also, the purpose of the information is different. For the submission of information for the preparatory phase, the aim of the supervisor is to review and evaluate the quality of the information and not to take supervisory action.
- 2.30. The issue of these Guidelines will allow a formal process to be set up within the undertaking and between the undertaking and the national competent authority. Not only will the undertaking need to start implementation but it will be possible to prepare its own systems regarding generation, validation and transmission of data. This will in fact constitute a proper preparation.
- 2.31. As the preparatory phase will be more demanding for the insurance and reinsurance undertakings and groups above the threshold, in the future the insurance and reinsurance undertakings below the proposed threshold will be able to benefit from the learning process those insurance and reinsurance undertakings, national competent authorities and stakeholders in general, e.g. consultants, will go through. This learning process will make the future solutions and services more sophisticated, less time consuming and as a consequence less costly.
- 2.32. Finally, if national competent authorities (and insurance and reinsurance undertakings) become familiar with the model at an earlier stage that would make the future application process smoother and more efficient, in particular in the context of group internal models and colleges.
- 2.33. Even for the insurance and reinsurance undertakings below the threshold a clear benefit from the Guidelines can be identified: at the time of the application of Solvency II there will be more experienced and less costly services available. Both national competent authorities and consultants will be better prepared.
- 2.34. From a national competent authority perspective the following benefits can be expected:
- a. Keeping the momentum of the Solvency II timeline and use of the already invested efforts partially reducing planned costs as there will be less participants and less data to process and analyse;
  - b. Gaining experience for Solvency II, staff and IT systems will have less workload than with the target solution, and;
  - c. The experience with the preparatory phase will result in a better target Solvency II design and implementation.
- 2.35. For national competent authorities this preparatory phase may represent in fact several opportunities:

- a. To enter into a dialogue and streamline the relation with insurance and reinsurance undertakings in relation to preparation for Solvency II;
  - b. To analyse in advance the capacity of the systems being developed by insurance and reinsurance undertakings to generate, validate and transmit data;
  - c. To prepare their own systems to receive, validate and process data.
- 2.36. From a cost perspective, given the specific budget rules that some national competent authorities have to comply with, this may represent an opportunity to use budget lines that were foreseen for Solvency II implementation immediately and to spread during the following years the SII implementation cost.
- 2.37. Also from a human resources perspective this formal preparatory phase will allow national competent authorities to concentrate efforts in the defined sub-set of information which may allow them to use more or only internal resources rather than consultants.
- 2.38. Policyholders will in general benefit from better prepared insurance and reinsurance undertakings and national competent authorities. Although some costs may impact policyholders, these would affect them anyway as insurance and reinsurance undertakings will need to prepare for Solvency II even without any Guidelines in the preparatory period. Also, policyholders will benefit from proper preparation of the systems as this will mean that SII principles, namely the risk-based supervision, will be able to be implemented from day 1.

**EIOPA believes option 2 is the best approach.**

## **2. What should be the scope of the information submitted in the preparatory phase?**

- 2.39. EIOPA has identified four options that were considered in the development of the Guidelines in respect of scope of the information to be submitted. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance undertakings, groups, National Competent Authorities and the level of protection of policyholders as well as beneficiaries. The departure point (Appendix 1) was a subset of the reporting package EIOPA proposed in the EIOPA Final Report on Public Consultations No.11/009 and 11/011 On the Proposal for the Reporting and Disclosure Requirements, published in July 2012. The focal point is how to achieve a proper balance between appropriate preparation for Solvency II and the burden imposed.

**Option 1: use the subset of templates as defined in Appendix 1 as well as relevant narrative information.**

- 2.40. This option may be expected to be burdensome on insurance and reinsurance undertakings as it would include some detailed information and also information specifically for the purposes of Financial Stability, and hence not required for prudential reasons.
- 2.41. The information included in this option would enable a high level of preparedness for Solvency II, which would benefit both insurance and reinsurance undertakings and national competent authorities and would allow a smooth transition to the Solvency II framework. The expected added value of having a preparatory phase more similar to the Solvency II requirements does not outweigh the expected costs.

**Option 2: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration (as identified in Appendix 2).**

- 2.42. This option reduces the amount of information for both solos and groups and reduces the exchange of data between solo insurance and reinsurance undertakings within the scope of the group, on both annual and quarterly basis. The proposed reduction focuses on the most detailed information that was considered to be more burdensome. It also does not include the information specific for financial stability during the preparatory phase. However, the information kept under this option is still considered appropriate for preparation purposes, although groups and colleges in particular would be less prepared for Solvency II implementation.
- 2.43. This option implies not only the deletion of the specific financial stability templates but also the deletion of the consideration of a shorter deadline for submission of information.

**Option 3: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding SCR-B3 risk modules (as identified in Appendix 3).**

- 2.44. This option would keep some detailed information and financial stability specific information but would not require the submission of information on the Solvency Capital Requirement calculation, therefore reducing the amount of information to be submitted annually. However, the ability of insurance and reinsurance undertakings to calculate and submit information on the Solvency Capital Requirement calculation is considered as crucial for preparation of Solvency II.
- 2.45. In addition to this, insurance and reinsurance undertakings are already familiar with these calculation requirements and therefore it should not be too burdensome for them as some procedures should already be set-up. This option has no impact on the quarterly submission of information.

**Option 4: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group**



**Transactions and Risk Concentration (as identified in Appendix 2) and for quarterly reporting only include Minimum Capital Requirement, Own Funds and possibly the balance sheet.**

- 2.46. This option reduces the amount of information to be submitted for both solos and groups and reduces the exchange of data between solo insurance and reinsurance undertakings within the scope of the group, on both an annual and quarterly basis. However, groups and colleges would be less prepared for Solvency II implementation. However, the submission of the list of assets and derivatives as envisaged in the Solvency II regime is crucial for a proper risk management of investments by the insurance and reinsurance undertakings and proper risk-based supervision. As such, the preparation for the submission of this information on a quarterly basis and within the deadlines envisaged is considered as necessary in the preparatory phase. Also this option would additionally not have the benefit that insurance and reinsurance undertakings would be prepared to comply with eventual European Central Bank requirements.
- 2.47. For all the options the benefits and costs for policyholders are considered to be indirect as policyholders would in general benefit in future from better prepared insurance and reinsurance undertakings and national competent authorities. As for the expected costs please refer to question 1 of this impact assessment.

**EIOPA believes option 2 is the best option.**

**3. What should be the information frequency during the preparatory phase?**

- 2.48. EIOPA has identified three options that were considered in the development of the Guidelines in respect of frequency of submission of information. The identified options are based on what EIOPA expects could have the most significant impact on insurance and reinsurance undertakings, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is whether quarterly submission of information is needed for the preparatory phase and if yes, when it should begin.

**Option 1: annual information submission with quarterly information submission beginning in Quarter 1 2015.**

- 2.49. With the annual submission of information starting with reference to the end of 2014 (or the financial year ending after that date) a quarterly submission of the information starting with reference to the first quarter of 2015 would be burdensome on insurance and reinsurance undertakings, and the first annual and quarterly submissions would take place at a similar time (annual information would be submitted around the 20th of May 2015 (20 weeks after end of 2014) and the quarterly information would be received around the 26th of May 2015 (8 weeks after end of Quarter 1).

- 2.50. This would also mean an administrative burden to national competent authorities due to the additional information flow to be received by national competent authorities. As the purpose is to prepare the systems and not to actually base supervision on the information received it was considered that to start quarterly submission at the first quarter of 2015 would be burdensome for both insurance and reinsurance undertakings and supervisors.
- 2.51. However, this option would allow insurance and reinsurance undertakings to prepare the reporting systems and the production of data in a more systematic way so that they can produce the necessary data when Solvency II is fully implemented. Quarterly information submission from Quarter 1 2015 would probably enable insurance and reinsurance undertakings to be prepared to eventual European Central Bank requirements.

**Option 2: annual information submission with quarterly information submission beginning in Quarter 3 2015.**

- 2.52. This option would allow for the phasing-in of quarterly information submission and would reduce the flow of information burden on insurance and reinsurance undertakings for the first half of 2015 while still allowing them to prepare the reporting systems and the production of data on both a quarterly and annual basis.
- 2.53. To start the quarterly submission of information with reference to Quarter 3 of 2015 (meaning submission by 25 of November 2015) was considered a good approach that would guarantee a proper preparation for quarterly submission and receipt of information by insurance and reinsurance undertakings and supervisors respectively, while being less burdensome than starting immediately in Quarter 1. Quarterly information submission from Quarter 3 2015 would also probably be sufficient for insurance and reinsurance undertakings to be prepared to eventual ECB requirements.

**Option 3: annual information submission only for the preparatory phase.**

- 2.54. This approach is expected to limit the additional flow of information burden on insurance and reinsurance undertakings to the annual submission while still allowing them to partially prepare the reporting systems and the production of Solvency II data. Annual Solvency II information submission would still allow national competent authorities to consider an undertaking's system of governance, risk management system, assessment of own risks and valuation for solvency purposes in advance of full Solvency II implementation.
- 2.55. However, the submission of quarterly information as envisaged in the Solvency II regime is crucial for a proper preparation, which is not provided for in this Option 3. In addition, this option would not have the benefit that insurance and reinsurance undertakings would be prepared for eventual European Central Bank requirements.

- 2.56. For all the options the benefits and costs for policyholders are considered to be indirect as policyholders would in general benefit in future from better prepared insurance and reinsurance undertakings and national competent authorities. As for the expected costs please refer to question 1 of this impact assessment.

**EIOPA believes that option 2 is the best approach for monitoring Solvency II preparation during the preparatory phase.**

#### **4. Should application thresholds be used in the preparatory phase?**

- 2.57. EIOPA has identified five options that were considered in the development of the Guidelines in respect of insurance and reinsurance undertakings covered by them. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance undertakings, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is how to address the burden on smaller insurance and reinsurance undertakings. The policy options described below are proposed as different market coverage and different levels of national competent authorities discretion.

##### **Option 1: no information submission thresholds, no NCAs discretion.**

- 2.58. This option would require all insurance and reinsurance undertakings to submit the information foreseen in the Guidelines with no possibility for each national competent authority to waive this requirement. While this option would allow the national competent authorities to see the 'full picture' of Solvency II preparation, it may not be in line with the final Solvency II Directive, after the political agreement on Omnibus II, as the proportionality principle applied to reporting requirements is one of the issues under discussion and expected to be changed by the Omnibus II Directive. Therefore, this option encompasses the risk that national competent authorities would require information from some insurance and reinsurance undertakings which would not be obliged to report the same information under Solvency II, depending on the scope of the information to be submitted.
- 2.59. The volume of data received by national competent authorities would also make it difficult to consider all information received, especially those of smaller insurance and reinsurance undertakings and may lead to increased resource requirement within the national competent authority.

##### **Option 2: fixed threshold at European level based on the Solvency I balance sheet.**

- 2.60. This option would set a fixed monetary threshold above which all insurance and reinsurance would need to submit information. However, due to the different sizes of markets and sizes on insurance and reinsurance within the markets, there is a risk with this option that the desired coverage at national and European level would not be met from simply using a balance sheet threshold.

**Option 3: minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings). For solo annual information submission this should be at least 80% market share, for solo quarterly information submission this should be at least 50% market share. For group information submission it should be €12 billion or an equivalent in another national currency of total assets in the consolidated accounting balance-sheet. If in a Member State no group reaches the threshold the national competent authority should decide whether a group is subject to group information submission.**

2.61. A minimum threshold defined would allow a minimum level of market coverage through the European Union and allow national competent authorities to go beyond the provisions in the Guidelines, if that is appropriate for their local circumstances, and to the extent that it is consistent with Union law. This would enable the national competent authority to monitor Solvency II preparedness for the most important share of the market.

2.62. However, the benefits of a convergent approach should not be overlooked as there is the risk that if national competent authorities include additional criteria to include more insurance and reinsurance within the scope of submitting Solvency II information during the preparatory phase, for some of these insurance and reinsurance it could be overly burdensome.

**Option 4: minimum thresholds of 80% based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings). For group, both annual and quarterly information submission would remain the same as in Option 3.**

2.63. This alignment of the quarterly and annual market coverage would capture more insurance and reinsurance under the quarterly submission of information. The annual threshold for solo and group information submission as well as quarterly group information submission would remain the same as would the group thresholds. The use of the same market coverage for annual and quarterly submission of information was considered burdensome.

**Option 5: allow national competent authority discretion to decide application thresholds.**

2.64. This may be expected to lead to diverging national solutions for Solvency II preparation in the preparatory phase and in some countries it could be the case that a significant share of the market would not be covered, which could undermine the objective of preparation for Solvency II. .

2.65. For all the options the benefits and costs for policyholders are only considered to be indirect as policyholders would in general benefit in the future from better prepared insurance and reinsurance and national competent authorities. As for the policyholders of the insurance and reinsurance below the threshold the cost of requiring information from insurance and reinsurance, which would not be obliged to report the same information under Solvency II would in fact impact policyholders of those

insurance and reinsurance. For further considerations on the expected costs please refer to question 1 of this impact assessment.

**EIOPA believes that option 3 is the best approach for reaching a satisfying coverage at European level, while being proportionate during the preparatory phase.**

**5. What level of information submission should be required for insurance and reinsurance in the pre-application process for internal models regarding the Solvency Capital Requirement component of the risks categories/sub-categories/major business units calculated using an internal model during the preparatory phase up to Solvency II implementation?**

2.66. EIOPA has identified two options that were considered in the development of the Guidelines in respect of submission of information by insurance and reinsurance in the pre-application process for internal models regarding the Solvency Capital Requirement component of the risks categories/sub-categories/major business units calculated using an internal model. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is how to address the level of information based on standard formula calculation to be submitted.

**Option 1: For the periodical submission of information, insurance and reinsurance under pre-application will be required to provide figures for reporting to the most granular level as calculated by their internal model and at the same time they will need to provide an estimate of the calculation as per the standard formula but without the same level a granularity as the calculation using the model. This will be done through both harmonised set of information and ad-hoc templates agreed with national competent authorities.**

**Option 2: For the periodical submission of information, both internal models and standard formula calculations at the most granular level should be provided by each undertaking that has been allowed by national competent authorities to enter a pre-application process. This will be done through both harmonised set of information and ad-hoc templates agreed with national competent authorities.**

2.67. As pre-application is not a pre-approval process insurance and reinsurance need to prepare for the eventuality that their internal model as applied for, may not be approved and they need to set up processes to calculate the standard formula Solvency Capital Requirement, as well as to consider the capital planning implications of the result. Therefore the two options are beneficial for the preparation for Solvency II. Having granularity of the results at standard formula and internal model level in pre-application will help insurance and reinsurance to be prepared to face this eventuality. Agreeing on specific templates with national competent authorities is a way

to liaise with their national competent authorities as insurance and reinsurance develop their internal models and prepare their future application for approval. However during the preparatory phase insurance and reinsurance will need to dedicate time and resources to fulfill all the templates at the most granular level and agree specific internal model templates with the relevant national competent authorities.

- 2.68. Supervisors will receive figures from both standard formula and internal models at the most granular level through slightly different channels though (in Option 1 through a mix of pre application process and reporting process, while in Option 2 through the reporting process only). This will help them form a view on how ready the undertaking under pre-application is to submit an application. In order to be in a good position to form a view on the preparedness of the undertaking, the national competent authority will need to have a thorough understanding of the model and comparing results with those which would result from standard formula is extremely useful, so a high level of granularity would be desirable. It will also help supervisors to prepare for the future approval process once Solvency II is applicable. Supervisors will have to dedicate resources to analyse standard formula and internal model results on a granular level but this is part of the pre-application process itself. Supervisors will also need to dedicate resources to agree the specific internal model template with insurance and reinsurance. In particular, colleges will also need time and resources to agree within the college the template(s) for group internal models under pre-application with the group.
- 2.69. For all the options the benefits and costs for policyholders are only considered to be indirect as policyholders would in general benefit in the future from better prepared insurance and reinsurance and national competent authorities. As for an assessment about the costs please refer to question 1 of this impact assessment.

**EIOPA believes that option 2 is the best approach as it will contribute at the same time and more efficiently for the purposes of both preparatory phase and preparing National Competent Authorities and insurance and reinsurance during pre-application for the use of internal models for Solvency Capital Requirement calculation once Solvency II is applicable.**

## **6. What should be the approach with group information submission and third country equivalence?**

- 2.70. EIOPA has identified four options that were considered in the development of the Guidelines in respect of equivalence. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance, groups and the level of protection of policyholders as well as beneficiaries. The focus here is on how to address equivalence for third

country undertakings belonging to a group in reporting. The policy options described below are proposed as a solution to a different treatment of undertakings in third countries due to the lack of a decision on equivalence during the preparatory phase.

**Option 1: the use of accounting consolidation or of Solvency II accounting rules when the deduction and aggregation method is applied.**

2.71. Under this option groups are not allowed to use local rules for their third country undertakings when using the deduction and aggregation method. As a result, for option 1 only Solvency II accounting rules would be applicable. This approach is consistent with Solvency II for the majority of third country undertakings where no decision on equivalence has been made (except for transitional arrangements on level 2 which are under discussion). However, this option may be seen as unnecessary burdensome for those third country undertakings where equivalence will be given. It may also have as a consequence higher capital requirements than those when Solvency II is applicable.

**Option 2: Group supervisors may allow groups to use calculations under local rules for their third country undertakings, as necessary, where the deduction and aggregation method is applied.**

2.72. It should be made clear that this is without prejudice to any future Commission equivalence determinations and to any future decisions made by group supervisors. Calculations under option 2 may therefore not be consistent with Solvency II when in force.

2.73. However, during the preparatory phase option 2 allows a flexible approach and ensures that it is less burdensome for industry. Also it makes sure that there is no prejudice to any future Commission equivalence determinations and to any future decisions made by group supervisors. It does not therefore pre-empt any decision by the European Commission.

**Option 3: Assume certain countries will be deemed equivalent or included in the transitional regime. Allow the use of local calculations under the deduction and aggregation method, but only in respect of group undertakings in those specified countries.**

2.74. This option is quite a flexible approach that predefines well in advance which countries should be considered equivalent without any decision on equivalence by the Commission. On the other hand by specifying those countries in advance there is a serious prejudice to future determinations and decisions by the European Commission on equivalence.

**Option 4: Allow groups to use local calculations, but require parallel calculations using Solvency II rules.**

2.75. In This option the group supervisor would receive two calculations, one under local rules if applicable and one using Solvency II rules. This allows a good comparison of both calculations and provides a clear understanding of different capital requirements under different accounting regimes. The major

disadvantage of this approach is that it is very burdensome for groups to provide two calculations under the preparatory phase.

- 2.76. For policyholders these options are not relevant from an impact assessment perspective.

**EIOPA believes that option 2 is the best approach for the purposes of dealing with third country equivalence issues and allows groups to use calculations under local rules.**

**7. What should be the approach on items requiring approval i.e. ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds?**

**Option 1: Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II, assuming approval has been given.**

- 2.77. While inclusion of such items may provide insurance and reinsurance with a better picture of their possible solvency position and may allow them to prepare on reporting such items, approval of ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds should not be pre-empted by preparatory information submission. There is a risk that these items may not ultimately receive approval to be used by the supervisory authority and therefore the undertaking's preparation for Solvency II would have been on an unsound basis.

**Option 2: Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II but only in cases where they are already permitted under Solvency I (some of which are subject to approval under Solvency I).**

- 2.78. Regarding ancillary own funds, this was the approach taken in QIS5 and in the Long Term Guarantee Assessment and as such this option would provide continuity for insurance and reinsurance, however no new items would be introduced. Regarding undertaking specific parameters and diversification between ring-fenced funds, these would not be included in the information since they are not part of the Solvency I regime.

- 2.79. This option does not prevent insurance and reinsurance from entering into early dialogue with their supervisors and showing them the effect of any future approval on the undertakings' numbers. However, this would be on a case specific basis.

**Option 3: Do not allow the inclusion of any items in the preparatory phase which are subject to approval under Solvency II.**

- 2.80. This option would not pre-empt any approval by national competent authorities of ancillary own funds, undertaking specific parameters or diversification of ring-fenced funds and as with option 2 above this doesn't prevent insurance and reinsurance entering into early dialogue with their



supervisors and showing them the effect of any future approval on their numbers. However, this would be on a case specific basis.

2.81. For policyholders these options are not relevant from an impact assessment perspective.

**EIOPA believes that option 2 is the best approach for the preparatory phase submission.**

## Appendix 1

Template	Content	Frequency	Solo	Group
BI	Basic Information	Q, A	X	X
BS-C1	Balance Sheet	Q, A	X	X
BS-C1D	Assets & liabilities by currency	A	X	
Cover-A1Q	Premiums, claims & expenses <sup>7</sup>	Q	X	X
AS-D1	Detailed list of assets <sup>8</sup>	Q, A	X	X
AS-D20	Detailed list of derivatives - open positions	Q, A	X	X
OF-B1Q	Own funds	Q, A	X	X
TP-F1Q	Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country	Q, A	X	
TP-E1Q	Non-life Technical Provisions - Best Estimate by country	Q, A	X	
TP-F1	Life & health Similar to Life Techniques Technical Provisions <sup>9</sup>	A	X	
TP-E1	Non-life Technical Provisions <sup>10</sup>	A	X	
SCR - B2A	SCR – for undertakings on Standard Formula or Partial Internal Models	A	X	X
SCR - B2B	SCR – for undertakings on Partial Internal Models	A	X	X
SCR - B2C	SCR – for undertakings on full Internal Models	A	X	X
SCR - B3A	SCR - Market risk	A	X	X
SCR - B3B	SCR - Counterparty default risk	A	X	X
SCR - B3C	SCR - Life underwriting risk	A	X	X
SCR - B3D	SCR - Health underwriting risk	A	X	X
SCR - B3E	SCR - Non-life underwriting risk	A	X	X
SCR - B3F	SCR - non-life catastrophe risk	A	X	X
SCR B3G	SCR - Operational risk	A	X	X
MCR- B4A	MCR – Undertakings under than composites	A	X	
MCR- B4B	MCR – Composite undertakings	A	X	
DL	Duration of liabilities <sup>11</sup>	A	X	X
PLS	P&L sharing	A	X	X
PL	Profit & loss	Q	X	X
SCR- B2A B2C	Summary Solvency Capital Requirement	Q	X	X
Lapses	Lapses & surrender rates	Q	X	X
G01	Entities in scope of group	A		X
G03	Insurance and reinsurance solo requirements	A		X
G04	Other regulated and non-regulated financial entities including insurance holding companies solo requirements	A		X
G14	Contribution to group Technical Provisions	A		X
IGT1	Intra Group Transactions - equity-type transactions, debt & asset transfer <sup>12</sup>	A		X
IGT2	Intra Group Transactions – derivatives	A		X
IGT3	Intra Group Transactions - Internal reinsurance	A		X
IGT4	Intra Group Transactions - cost sharing, contingent liabilities, off balance-sheet items	A		X
RC	Risk concentration	A		X

<sup>7</sup> Cover-A1Q would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.

<sup>8</sup> In relation to AS-D1, AS-D20, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.

<sup>9</sup> Only Best Estimate by country

<sup>10</sup> Only Best Estimate by country

<sup>11</sup> DL, PLS, PL, SCR-B2A\_B2C, Lapses would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors (AS-D1 & AS-D20 would also be excluded if option 4 were chosen).

<sup>12</sup> IGT1, IGT2, IGT3, IGT4 & RC would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.

## Appendix 2

Template	Content	Frequency	Solo	Group
BI	Basic Information	Q, A	X	X
BS-C1	Balance Sheet	Q, A	X	X
BS-C1D	Assets & liabilities by currency	A	X	
AS-D1	Detailed list of assets <sup>13</sup>	Q, A	X	X
AS-D20	Detailed list of derivatives - open positions	Q, A	X	X
OF-B1Q	Own funds	Q, A	X	X
TP-F1Q	Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country	Q, A	X	
TP-E1Q	Non-life Technical Provisions - Best Estimate by country	Q, A	X	
TP-F1	Life & health Similar to Life Techniques Technical Provisions <sup>14</sup>	A	X	
TP-E1	Non-life Technical Provisions <sup>15</sup>	A	X	
SCR - B2A	SCR – for undertakings on Standard Formula or Partial Internal Models	A	X	X
SCR - B2B	SCR – for undertakings on Partial Internal Models	A	X	X
SCR - B2C	SCR – for undertakings on full Internal Models	A	X	X
SCR - B3A	SCR - Market risk	A	X	X
SCR - B3B	SCR - Counterparty default risk	A	X	X
SCR - B3C	SCR - Life underwriting risk	A	X	X
SCR- B3D	SCR - Health underwriting risk	A	X	X
SCR - B3E	SCR - Non-life underwriting risk	A	X	X
SCR - B3F	SCR - non-life catastrophe risk	A	X	X
SCR B3G	SCR - Operational risk	A	X	X
MCR- B4A	MCR – Undertakings under than composites	A	X	
MCR- B4B	MCR – Composite undertakings	A	X	
G01	Entities in scope of group	A		X
G03	Insurance and reinsurance solo requirements	A		X
G04	Other regulated and non-regulated financial entities including insurance holding companies solo requirements	A		X
G14	Contribution to group Technical Provisions	A		X

<sup>13</sup> In relation to AS-D1, AS-D20, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.

<sup>14</sup> Only Best Estimate by country

<sup>15</sup> Only Best Estimate by country

## Appendix 3

Template	Content	Frequency	Solo	Group
BI	Basic Information	Q, A	X	X
BS-C1	Balance Sheet	Q, A	X	X
BS-C1D	Assets & liabilities by currency	A	X	
Cover-A1Q	Premiums, claims & expenses <sup>16</sup>	Q	X	X
AS-D1	Detailed list of assets <sup>17</sup>	Q, A	X	X
AS-D2O	Detailed list of derivatives - open positions	Q, A	X	X
OF-B1Q	Own funds	Q, A	X	X
TP-F1Q	Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country	Q, A	X	
TP-E1Q	Non-life Technical Provisions - Best Estimate by country	Q, A	X	
TP-F1	Life & health Similar to Life Techniques Technical Provisions <sup>18</sup>	A	X	
TP-E1	Non-life Technical Provisions <sup>19</sup>	A	X	
SCR - B2A	SCR – for undertakings on Standard Formula or Partial Internal Models	A	X	X
SCR - B2B	SCR – for undertakings on Partial Internal Models	A	X	X
SCR - B2C	SCR – for undertakings on full Internal Models	A	X	X
MCR- B4A	MCR – Undertakings under than composites	A	X	
MCR- B4B	MCR – Composite undertakings	A	X	
DL	Duration of liabilities <sup>20</sup>	A	X	X
PLS	P&L sharing	A	X	X
PL	Profit & loss	Q	X	X
SCR-B2A_B2C	Summary Solvency Capital Requirement	Q	X	X
Lapses	Lapses & surrender rates	Q	X	X
G01	Entities in scope of group	A		X
G03	Insurance and reinsurance solo requirements	A		X
G04	Other regulated and non-regulated financial entities including insurance holding companies solo requirements	A		X
G14	Contribution to group Technical Provisions	A		X
IGT1	Intra Group Transactions - equity-type transactions, debt & asset transfer <sup>21</sup>	A		X
IGT2	Intra Group Transactions - derivatives	A		X
IGT3	Intra Group Transactions - Internal reinsurance	A		X
IGT4	Intra Group Transactions - cost sharing, contingent liabilities, off balance-sheet items	A		X
RC	Risk concentration	A		X

<sup>16</sup> Cover-A1Q would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.

<sup>17</sup> In relation to AS-D1, AS-D2O, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.

<sup>18</sup> Only Best Estimate by country

<sup>19</sup> Only Best Estimate by country

<sup>20</sup> DL, PLS, PL, SCR-B2A\_B2C, Lapses would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors (AS-D1 & AS-D2O would also be excluded if option 4 were chosen).

<sup>21</sup> IGT1, IGT2, IGT3, IGT4 & RC would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.