

Subsidiary Legislation made under ss. 55C, 626 & 626A and regulation 281A of the Financial Services (Insurance Companies) Regulations 2020.

Financial Services (Insurance Supervisory Reporting) (Technical Standards) Regulations 2025

LN.2025/034

Commencement **31.1.2025**

ARRANGEMENT OF REGULATIONS

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TECHNICAL STANDARDS ON SUPERVISORY REPORTING REQUIREMENTS FOR INSURERS AND REINSURERS

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In exercise of the powers conferred on the Minister by sections 55C, 626 and 626A of the Financial Services Act 2019 and regulation 281A of the Financial Services (Insurance Companies) Regulations 2020, the Minister has made these Regulations-

Title.

1. These Regulations may be cited as the Financial Services (Insurance Supervisory Reporting) (Technical Standards) Regulations 2025.

Commencement.

2. These Regulations come into operation 31st January 2025.

Technical Standards.

3. The Technical Standards on Supervisory Reporting Requirements for Insurers and Reinsurers set out in the Annex to these Regulations, have effect.

Revocations.

4. The following instruments, as they form part of the law of Gibraltar, are revoked—

- (a) Commission Implementing Regulation (EU) 2015/2450 of 2 December 2015 laying down implementing technical standards with regard to the templates for the submission of information to the supervisory authorities according to Directive 2009/138/EC of the European Parliament and of the Council; and
- (b) Commission Implementing Regulation (EU) 2015/2452 of 2 December 2015 laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial condition report in accordance with Directive 2009/138/EC of the European Parliament and of the Council.

ANNEX

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**PART 1
GENERAL PROVISIONS**

Application.

1.(1) These Standards specify supervisory reporting requirements for insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies and groups.

(2) Part 2 applies to insurance and reinsurance undertakings other than third country branch undertakings.

(3) Part 3 applies to insurance and reinsurance undertakings or, where applicable, insurance holding companies and mixed financial holding companies, which are part of a group falling within—

- (a) regulation 192(3)(a) or (b) of the Insurance Companies Regulations; or
- (b) regulation 192(3)(d) of the Insurance Companies Regulations in accordance with regulations 239 and 240 of those Regulations,

which are required to report information on a group to the GFSC under Part 11 of those Regulations.

(4) Part 4 applies to third country branch undertakings (other than Swiss general insurers).

(5) Part 5 applies to insurance and reinsurance undertakings which are required to prepare a solvency and financial condition report in accordance with regulation 52 or 233 of the Insurance Companies Regulations.

(6) Articles 4 and 4A do not apply to—

- (a) information which firms are required to submit to the GFSC using the templates referred to in Article 21A; or
- (b) information which third country branch undertakings are required to submit to the GFSC using the templates referred to in Article 50.

Interpretation.

1A. In these Standards—

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“assessable mutual” means an insurance undertaking–

- (a) which is–
 - (i) a friendly society; or
 - (ii) a body corporate which has no share capital (except a wholly owned subsidiary with no share capital but limited by guarantee); and
- (b) whose articles of association, rules or bye-laws provide for the calling of additional contributions from members;

“Insurance Companies Regulations” means the Financial Services (Insurance Companies) Regulations 2020;

“material pooling agreement” means an arrangement in which–

- (a) insurance or reinsurance undertakings are the only members;
- (b) the members have assumed joint liability between themselves for a portfolio of insurance or reinsurance obligations in defined proportions (which are adjustable should one of the members default, to ensure that any claim is fully met); and
- (c) the members have the capacity to accept pooled insurance risks with a gross exposure to any one loss exceeding 1,000,000,000 United States dollars;

“Solvency 2 Technical Standards” has the meaning given in regulation 3(1) of the Insurance Companies Regulations;

“third country branch undertaking” means a means a branch of a third country insurance or reinsurance undertaking to which Part 9 of the Insurance Companies Regulations applies.

Supervisory reporting formats.

2. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies must submit the information referred to in these Standards in the appropriate data exchange formats and representations determined in accordance with these Standards and as specified below–

- (a) data points with the data type “monetary” must be expressed in units with no decimals with the exception of templates IR.06.02, IR.08.01, and IR.11.01, which shall be expressed in units with two decimals;
- (b) data points with the data type “percentage” must be expressed as per unit with four decimals;
- (c) data points with the data type “integer” must be expressed in units with no decimals;
- (d) all data points must be expressed as positive values except in the following cases—
 - (i) they are of an opposite nature from the natural amount of the item;
 - (ii) the nature of the data point allows for positive and negative values to be reported; or
 - (iii) a different reporting format is required by the respective instructions set out in Schedule 2.

Reporting to the GFSC.

2A.(1) As part of the information referred to in regulation 37(1) of the Insurance Companies Regulations, insurance and reinsurance undertakings must submit to the GFSC on a regular basis—

- (a) the solvency and financial condition report (SFCR), if applicable, required by regulations 52 to 56 or 233 of the Insurance Companies Regulations, together with any equivalent information disclosed publicly under other legal or regulatory requirements and to which the SFCR refers;
- (b) the following reports—
 - (i) a report comprising the results of each own risk and solvency assessment (ORSA) performed by the undertaking in accordance with regulation 46 of the Insurance Companies Regulations;
 - (ii) for undertakings using an internal model—
 - (aa) the qualitative information supporting template QMC.01 required under Article 6(3); and

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- (bb) the qualitative analysis supporting template AoC.01 required under Articles 19 and 35;
 - (iii) if the undertaking is a third country branch undertaking, a resolution report prepared in accordance with Article 49; and
 - (iv) for undertakings with a matching adjustment approval, the matching adjustment asset and liability information templates MALIR 1 - MALIR 7 in accordance with Articles 18A, 42A and 47A; and
- (c) the annual, semi-annual and quarterly quantitative templates required under Part 2, 3 or 4.
- (1A) Insurance and reinsurance undertakings must disclose the SFCR referred to in paragraph (1)(a) and required under–
- (a) regulations 52 to 56 of the Insurance Companies Regulations no later than 70 business days after the undertaking's financial year end; and
 - (b) where applicable, regulation 233 of the Insurance Companies Regulations, no later than 100 business days after the undertaking's financial year end.
- (2) Insurance and reinsurance undertakings must submit to the GFSC the ORSA report referred to in paragraph (1)(b)(i) within 10 business days after concluding the ORSA.
- (3) Insurance and reinsurance undertakings must submit–
- (a) the quarterly quantitative reporting templates referred to in Article 6(1) and 21A(6) no later than 30 business days after the end of each quarter of the undertaking's financial year;
 - (b) the quarterly quantitative reporting template QMC.01 (including the supporting qualitative information) referred to in Article 6(3) no later than 55 business days after the end of each quarter of the undertaking's financial year;
 - (c) the semi-annual quantitative reporting template referred to in Article 7A no later than 30 business days after the end of each half of the undertaking's financial year;
 - (d) the annual quantitative reporting templates referred to in Articles 8 to 18, 20 and 21A, no later than 70 business days after the undertaking's financial year end;

- (e) the annual quantitative reporting template AoC.01 (including the supporting qualitative analysis), referred to in Article 19 no later than 70 business days after the undertaking 's financial year end, commencing with–
 - (i) the undertaking 's first financial year end on or after 31 December 2025;
 - (ii) if the undertaking first receives an internal model permission which takes effect after 31 December 2025, the undertaking 's first financial year end after the date that internal model permission took effect; and
 - (f) the matching adjustment asset and liability information templates MALIR 1 - MALIR 7 referred to in Articles 18A, 42A and 47A no later than 130 business days, after the undertaking's financial year end, commencing with–
 - (i) the undertaking's first financial year end on or after 31 December 2024; or
 - (ii) if later, the firm's first financial year end after the date that the firm's matching adjustment approval took effect.
- (4) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies must submit–
- (a) the quarterly quantitative reporting templates referred to in Article 23 no later than 55 business days after the end of each quarter of the group's financial year;
 - (b) the annual quantitative reporting templates referred to in Articles 25 to 34 no later than 100 business days after the group's financial year end; and
 - (c) the annual quantitative reporting template AoC.01 (including the supporting qualitative analysis) referred to in Article 35 no later than 100 business days after the group's financial year end, commencing with–
 - (i) the group's first financial year end on or after 31 December 2025; or
 - (ii) if the group first receives an internal model permission which takes effect after 31 December 2025, the group's first financial year end after the date that internal model permission took effect.
- (5) Third country branch undertakings must submit–
- (a) the quarterly quantitative reporting templates referred to in Article 37 no later than 30 business days after the end of each quarter of the undertaking's financial year;

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- (b) the annual quantitative reporting templates referred to in Articles 38 to 48 and 50 no later than 70 business days after the undertaking's financial year end; and
- (c) the resolution report referred to in Article 49(1) no later than 70 business days after the end of–
 - (i) the undertaking's first financial year end on or after 31 December 2024; and
 - (ii) every third financial year after that.

Currency.

3.(1) For the purposes of these Standards “reporting currency” means–

- (a) for individual reporting, the currency used for the preparation of the undertaking’s financial statements; or
- (b) for group reporting, the currency used for the preparation of the consolidated financial statements.

(2) Data points with the data type “monetary” must be reported in the reporting currency, which, unless otherwise provided, requires the conversion of any other currency into the reporting currency.

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

(4) When expressing the value of–

- (a) any income or expense, the value must be converted into the reporting currency using such basis of conversion as that used for accounting purposes; or
- (b) historical data denominated in a currency other than the reporting currency, values related to previous reporting periods must be converted into the reporting currency based on the closing rate on the last day of the period being reported for which the conversion rate is available.

(5) The conversion into the reporting currency must be calculated by applying the exchange rate from the same source as that used for the undertaking's financial statements in the case of individual reporting or for the consolidated financial statements in the case of group reporting.

Re-submission of data.

4. Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies and mixed financial holding companies must re-submit as soon as practicable the information reported using the reports and templates referred to in these Standards when the information originally reported has materially changed in relation to the same reporting period after the last submission to the GFSC.

Materiality.

4A. For the purposes of this Part, information to be submitted to the GFSC in a report must be considered material where its omission or misstatement could influence the decision-making or judgement of the GFSC, and changes to information submitted to the GFSC in a report or template must be considered material if the change could influence the decision-making or judgement of the GFSC.

**PART 2
QUANTITATIVE REPORTING TEMPLATES FOR INDIVIDUAL
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5. [Not used]

Quarterly templates for individual undertakings.

6.(1) Insurance and reinsurance undertakings must submit to the GFSC quarterly using the following templates–

- (a) template IR.01.01.02 in Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IR.01.02.01 of Schedule 1, specifying basic information on the undertaking and the content of reporting in general, following the instructions set out in section IR.01.02 of Schedule 2;
- (c) template IR.02.01.02 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards, following the instructions set out in section IR.02.01 of Schedule 2;

- (d) template IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;
- (e) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR 05.04 of Schedule 2;
- (f) subject to Article 10(1)(b), template IR.06.02.01 of Schedule 1, providing an item-by-item list of assets, following the instructions set out in section IR.06.02 of Schedule 2;
- (g) subject to Article 10(1)(e), template IR.08.01.01 of Schedule 1, providing an item-by-item list of open positions of derivatives, following the instructions set out in section IR.08.01 of Schedule 2;
- (h) template IR.12.01.02 of Schedule 1, specifying information on life technical provisions, following the instructions set out in section IR.12.01 of Schedule 2;
- (i) template IR.17.01.02 of Schedule 1, specifying information on non-life technical provisions for each line of business, following the instructions set out in section IR.17.01 of Schedule 2; and
- (j) [Not used]
- (k) template IR.23.01.01 of Schedule 1, specifying information on own funds, following the instructions set out in section IR.23.01 of Schedule 2.
- (l) [Not used]
- (m) [Not used]

(2) When submitting the information referred to in paragraph (1)(h) and (i), undertakings may apply simplified methods in accordance with the Solvency 2 Technical Standards in the calculation of the technical provisions.

(3) Undertakings using an internal model must submit to the GFSC quarterly template QMC.01 of Schedule 1, specifying information on model changes and supporting qualitative information, following the instructions set out in section QMC.01 of Schedule 2.

Simplifications allowed on quarterly reporting for individual undertakings.

7. With regard to the information referred to in Article 6(1)(c), quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting must be designed to ensure that the resulting information is reliable and complies with the standards laid down by law and that all material information that is relevant for the understanding of the data is reported.

Semi-annual quantitative templates for individual undertakings.

7A.(1) Insurance and reinsurance undertakings must submit information to the GFSC semi-annually, subject to Article 10(c)(i), where the ratio of collective investments held by the undertaking to total investments is higher than 30% using template IR.06.03.01 of Schedule 1, providing information on the look-through of all collective investments held by the undertaking, following the instructions set out in section IR.06.03 of Schedule 2.

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

Annual quantitative templates for individual undertakings: basic information and content of submission.

8. Insurance and reinsurance undertakings must submit to the GFSC annually using the following templates–

- (a) template IR.01.01.01 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IR.01.02.01 of Schedule 1, specifying basic information on the undertaking and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2; and
- (c) template IR.01.03.01 of Schedule 1, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section IR.01.03 of Schedule 2.

Annual quantitative templates for individual undertakings: balance sheet and other general information.

9. Insurance and reinsurance undertakings must submit to the GFSC annually using the following templates–

- (a) template IR.02.01.01 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the undertaking's financial statements, following the instructions set out in section IR.02.01 of Schedule 2;
- (b) template IR.02.02.01 of Schedule 1, specifying information on assets and liabilities by currency, following the instructions set out in section IR.02.02 of Schedule 2;
- (c) where any of the following conditions apply, template IR.03.01.01 of Schedule 1, specifying general information on off-balance sheet items, following the instructions set out in section IR.03.01 of Schedule 2–
 - (i) the amount of either of the following values is higher than 2% of total assets as set out in template IR.02.01.01 of Schedule 1–
 - (aa) (C0020/R0010) Value of guarantee/collateral/contingent liabilities - Guarantees provided by the undertaking, including letters of credit plus (C0020/R0300) Value of guarantee/collateral/contingent liabilities - Total collateral pledged plus (C0010/R0400) Maximum value - Total Contingent liabilities; or
 - (bb) (C0020/R0030) Value of guarantee/collateral/contingent liabilities - Guarantees received by the undertaking, including letters of credit plus (C0020/R0200) Value of guarantee/collateral/contingent liabilities - Total collateral held;
 - (ii) the undertaking has provided or received any unlimited guarantee;
- (d) template IR.03.02.01 of Schedule 1, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section IR.03.02 of Schedule 2;
- (e) template IR.03.03.01 of Schedule 1, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section IR.03.03 of Schedule 2;

- (f) template IR.05.02.01 of Schedule 1, specifying information on premiums, claims and expenses by country, applying the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section IR.05.02 of Schedule 2;
- (g) template IR.05.03.01 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;
- (h) at the GFSC's request, template IR.05.04.01 of Schedule 1, specifying information on non-life income, expenditure and business model analysis, following the instructions set out in section IR.05.04 of Schedule 2;
- (i) template IR.05.05.01 of Schedule 1, specifying information on life premiums and claims by country, following the instructions set out in section IR.05.05 of Schedule 2;
- (j) template IR.05.06.01 of Schedule 1, specifying information on non-life premiums and claims by country, following the instructions set out in section IR.05.06 of Schedule 2; and
- (k) where life premiums (excluding unit-linked premiums) written in the most recent reporting year exceed £1 billion, template IR.05.10.01 of Schedule 1, specifying excess capital generation, following the instructions set out in section IR.05.10 of Schedule 2.

Annual quantitative templates for individual undertakings: investments information.

10. Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates—

- (a) [Not used]
- (b) where the undertaking is exempted from reporting template IR.06.02.01 of Schedule 1 in relation to the last quarter of the undertaking's financial year in accordance with regulation 37(7) of the Insurance Companies Regulations, template IR.06.02.01 of Schedule 1, providing an item-by-item list of assets, following the instructions set out in section IR.06.02 of Schedule 2;
- (c) where the undertaking—

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- (i) is exempted from reporting template IR.06.03.01 of Schedule 1 in relation to the last half-year of the undertaking's financial year in accordance with regulation 37(7) of the Insurance Companies Regulations; or
- (ii) has not reported it semi-annually because the ratio of collective investments held by the undertaking to total investments (as referred to in Article 7A(1), is not higher than 30%,

template IR.06.03.01 of Schedule 1, providing information on the look-through of all collective investments held by the undertaking, following the instructions set out in section IR.06.03 of Schedule 2;

- (d) [Not used]
- (e) where the undertaking is exempted from reporting template IR.08.01.01 in relation to the last quarter of the undertaking's financial year in accordance with regulation 37(7) of the Insurance Companies Regulations, template IR.08.01.01 of Schedule 1, providing an item-by-item list of open positions of derivatives, following the instructions set out in section IR.08.01 of Schedule 2;
- (f) [Not used]
- (g) template IR.09.01.01 of Schedule 1, specifying information on income, gains and losses in the reporting period by asset category, following the instructions set out in section IR.09.01 of Schedule 2;
- (h) where the value of the underlying securities, on and off-balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, represents more than 5% of the total investments as reported in items C0010/R0070 and C0010/R0220 of template IR.02.01.01, template IR.10.01.01 of Schedule 1, providing an item-by-item list of securities lending and repurchase agreements, on and off-balance sheet, following the instructions set out in section IR.10.01 of Schedule 2; and
- (i) where the ratio of the value of assets held as collateral to total balance sheet as reported in items C0010/R0500 of template IR.02.01.01 exceeds 10%, template IR.11.01.01 of Schedule 1, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section IR.11.01 of Schedule 2.

Annual quantitative templates for individual undertakings: technical provisions information.

11. Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates–

- (a) template IR.12.01.01 of Schedule 1, specifying information on life technical provisions, following the instructions set out in section IR.12.01 of Schedule 2;
- (b) template IR.12.03.01 of Schedule 1, specifying information on life best estimate liabilities by country, following the instructions set out in section IR.12.03 of Schedule 2;
- (c) template IR.14.01.01 of Schedule 1, specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities stemming from non-life contracts, by product issued by the undertaking, following the instructions set out in section IR.14.01 of Schedule 2;
- (d) template IR.16.01.01 of Schedule 1, specifying information on annuities stemming from non-life insurance obligations issued by the undertaking under direct insurance business, regarding all lines of business originating annuities and additionally by currency, following the instructions set out in section IR.16.01 of Schedule 2;
- (e) template IR.16.02.01 of Schedule 1, specifying information on the projection of best estimate future cash flows of annuities stemming from non-life business, following the instructions set out in section IR.16.02 of Schedule 2;
- (f) template IR.17.01.01 of Schedule 1, specifying information on non-life technical provisions by line of business, following the instructions set out in section IR.17.01 of Schedule 2;
- (g) template IR.17.03.01 of Schedule 1, specifying information on non-life best estimate liabilities by country following the instructions set out in section IR.17.03 of Schedule 2;
- (h) template IR.18.01.01 of Schedule 1, specifying information on the projection of future cash flows based on best estimate of the non-life business, following the instructions set out in section IR.18.01 of Schedule 2;
- (i) template IR.19.01.01 of Schedule 1, specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business and additionally by currency, following the instructions set out in section IR.19.01 of Schedule 2;

- (j) template IR.20.01.01 of Schedule 1, specifying information on the development of the distribution of the claims incurred at the end of the financial year for each line of business, following the instructions set out in section IR.20.01 of Schedule 2;
- (k) template IR.21.02.01 of Schedule 1, specifying information on non-life underwriting risks, following the instructions set out in section IR.21.02 of Schedule 2; and
- (l) template IR.21.04.01 of Schedule 1, specifying information on cyber underwriting risk, following instructions set out in section IR.21.04 of Schedule 2.

Annual quantitative templates for individual undertakings: long-term guarantees information.

12. Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates–

- (a) template IR.22.01.01 of Schedule 1, specifying information on the impact of the long term guarantees and transitional measures, following the instructions set out in section IR.22.01 of Schedule 2;
- (b) template IR.22.04.01 of Schedule 1, specifying information on the interest rate transitional measure, following the instructions set out in section IR.22.04 of Schedule 2; and
- (c) template IR.22.07.01 of Schedule 1, specifying information on the best estimate subject to volatility adjustment by currency, following the instructions set out in section IR.22.07 of Schedule 2.

Annual quantitative templates for individual undertakings: own funds and participations information.

13. Insurance and reinsurance undertakings submit information to the GFSC annually using the following templates–

- (a) template IR.23.01.01 of Schedule 1, specifying information on own funds, following the instructions set out in section IR.23.01 of Schedule 2;
- (b) template IR.23.02.01 of Schedule 1, providing detailed information on own funds by tiers, following the instructions set out in section IR.23.02 of Schedule 2;

- (c) template IR.23.03.01 of Schedule 1, specifying information on annual movements on own funds, following the instructions set out in section IR.23.03 of Schedule 2;
- (d) template IR.23.04.01 of Schedule 1, providing a list of items on own funds, following the instructions set out in section IR.23.04 of Schedule 2; and
- (e) template IR.24.01.01 of Schedule 1, specifying information on participations held by the undertaking and an overview of the calculation for the deduction from own funds related to participations in financial and credit institutions, following the instructions set out in section IR.24.01 of Schedule 2.

Annual quantitative templates for individual undertakings: Solvency Capital Requirement information.

14.(1) Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates–

- (a) template IR.25.04.01 of Schedule 1, specifying information in relation to the calculation of the Solvency Capital Requirement, following the instructions set out in section IR.25.04 of Schedule 2;
- (b) where the undertaking uses a full internal model or a partial internal model, template IR.25.05.01, specifying information in relation to the calculation of the Solvency Capital Requirement, following the instructions set out in section IR.25.05 of Schedule 2;
- (c) template IR.25.06.01, specifying the Solvency Capital Requirement – loss-absorbing capacity of deferred taxes, following the instructions set out in section IR.25.06 of Schedule 2;
- (d) template IR.26.01.01 of Schedule 1, specifying information on market risk, following the instructions set out in section IR.26.01 of Schedule 2;
- (e) template IR.26.02.01 of Schedule 1, specifying information on counterparty default risk, following the instructions set out in section IR.26.02 of Schedule 2;
- (f) template IR.26.03.01 of Schedule 1, specifying information on life underwriting risk, following the instructions set out in section IR.26.03 of Schedule 2;
- (g) template IR.26.04.01 of Schedule 1, specifying information on health underwriting risk, following the instructions set out in section IR.26.04 of Schedule 2;

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- (h) template IR.26.05.01 of Schedule 1, specifying information on non-life underwriting risk, following the instructions set out in section IR.26.05 of Schedule 2;
- (i) template IR.26.06.01 of Schedule 1, specifying information on operational risk, following the instructions set out in section IR.26.06 of Schedule 2;
- (j) template IR.26.07.01 of Schedule 1, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section IR.26.07 of Schedule 2; and
- (k) template IR.27.01.01 of Schedule 1, specifying information on Solvency Capital Requirement (non-life and health catastrophe risk), following the instructions set out in section IR.27.01 of Schedule 2.

(2) In relation to ring-fenced funds or matching adjustment portfolios, the templates referred to in paragraph (1)(d) to (k) are not required to be reported for the entity as a whole.

(3) Where a partial internal model is used, the templates referred to in paragraph (1)(d) to (k) are only required to be reported in relation to the risks covered by the standard formula.

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

Annual quantitative templates for individual undertakings: Minimum Capital Requirement information.

15. Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates—

- (a) where the undertaking carries on only life insurance business, or only non-life insurance business or reinsurance business, template IR.28.01.01 of Schedule 1, specifying information on the Minimum Capital Requirement, following the instructions set out in section IR.28.01 of Schedule 2; and
- (b) where the undertaking carries on both life insurance business and non-life insurance business, template IR.28.02.01 of Schedule 1, specifying information on the Minimum Capital Requirement, following the instructions set out in section IR.28.02 of Schedule 2.

16. [Not used]

Annual quantitative templates for individual undertakings: reinsurance and special purpose vehicles information.

17. Insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates–

- (a) template IR.30.05.01 of Schedule 1, specifying reinsurer and collateral provider entity information, following the instructions set out in section IR.30.05 of Schedule 2;
- (b) [Not used]
- (c) template IR.30.03.01 of Schedule 1, specifying information on the outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year, following the instructions set out in section IR.30.03 of Schedule 2;
- (d) template IR.30.04.01 of Schedule 1, specifying information on reinsurer participations on outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year, following the instructions set out in section IR.30.04 of Schedule 2;
- (e) template IR.31.01.01 of Schedule 1, specifying information on outwards reinsurance balance sheet exposures, following the instructions set out in section IR.31.01 of Schedule 2;
- (f) [Not used]
- (g) template IR.30.06.01 of Schedule 1, specifying life outwards reinsurance summary, following the instructions set out in section IR.30.06 of Schedule 2;
- (h) template IR.30.07.01 of Schedule 1, specifying life outwards reinsurance proportional cover, following the instructions set out in section IR.30.07 of Schedule 2; and
- (i) template IR.30.08.01 of Schedule 1, specifying life outwards reinsurance non–proportional cover following the instructions set out in section IR.30.08 of Schedule 2.

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

18.(1) Insurance and reinsurance undertakings must submit information in relation to each ring-fenced fund, each matching adjustment portfolio and the remaining part to the GFSC annually using the following templates–

- (a) template IRR.01.01.01 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IRR.02.01.01 of Schedule 1, specifying balance sheet information using both the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the undertaking's financial statements, following the instructions set out in section IR.02.01 of Schedule 2;
- (c) template IRR.12.01.01 of Schedule 1, specifying information on life technical provisions, following the instructions set out in section IR.12.01 of Schedule 2;
- (d) template IRR.17.01.01 of Schedule 1, specifying information on non-life technical provisions for each line of business following the instructions set out in section IR.17.01 of Schedule 2;
- (e) template IRR.22.02.01 of Schedule 1, specifying information on the projection of future cash flows for the best estimate calculation by each matching adjustment portfolio, following the instructions set out in section IR.22.02 of Schedule 2;
- (f) template IRR.22.03.01 of Schedule 1, specifying information on each matching adjustment portfolio, following the instructions set out in section IR.22.03 of Schedule 2;
- (g) template IRR.25.04.01 of Schedule 1, specifying information in relation to the calculation of the notional Solvency Capital Requirement (ring-fenced funds, matching adjustment portfolios and remaining part), following the instructions set out in section IR.25.04 of Schedule 2;
- (h) where the undertaking uses a full internal model or a partial internal model, template IRR.25.05.01 of Schedule 1, specifying information on the notional Solvency Capital Requirement (ring-fenced funds, matching adjustment portfolios, remaining part), following the instructions set out in section IR.25.05 of Schedule 2;

- (i) [Not used]
- (j) template IRR.26.01.01 of Schedule 1, specifying information on market risk, following the instructions set out in section IR.26.01 of Schedule 2;
- (k) template IRR.26.02.01 of Schedule 1, specifying information on counterparty default risk, following the instructions set out in section IR.26.02 of Schedule 2;
- (l) template IRR.26.03.01 of Schedule 1, specifying information on life underwriting risk, following the instructions set out in section IR.26.03 of Schedule 2;
- (m) template IRR.26.04.01 of Schedule 1, specifying information on health underwriting risk, following the instructions set out in section IR.26.04 of Schedule 2;
- (n) template IRR.26.05.01 of Schedule 1, specifying information on non-life underwriting risk, following the instructions set out in section IR.26.05 of Schedule 2;
- (o) template IRR.26.06.01 of Schedule 1, specifying information on operational risk, following the instructions set out in section IR.26.06 of Schedule 2;
- (p) template IRR.26.07.01 of Schedule 1, specifying information on the simplifications used in the calculation of the notional Solvency Capital Requirement, following the instructions set out in section IR.26.07 of Schedule 2;
- (q) template IRR.27.01.01 of Schedule 1, specifying information on notional Solvency Capital Requirement (non-life and health catastrophe risk), following the instructions set out in section IR.27.01 of Schedule 2; and
- (r) template IRR.05.03.01 of Schedule 1, specifying information on life income and expenditure following the instructions set out in section IR.05.03 of Schedule 2.

(2) Where a partial internal model is used, the templates referred to in paragraph (1)(j) to (q) are only required to be reported in relation to the risks covered by the standard formula.

(3) Where a full internal model is used, the templates referred to in paragraph (1)(j) to (q) are not required to be reported.

Annual templates for individual undertakings: matching adjustment asset and liability information.

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18A. Insurance and reinsurance undertakings with a matching adjustment approval must submit to the GFSC annually templates MALIR 1 - MALIR 7 of Schedule 1, setting out portfolio metrics and detailed information on the assets and liabilities held in their matching adjustment portfolio, in accordance with the instructions set out in section MALIR of Schedule 2.

Annual quantitative template and supporting analysis for individual undertakings: internal model analysis of change.

19. Insurance and reinsurance undertakings using an internal model must submit to the GFSC annually template AoC.01 of Schedule 1 setting out the analysis of change referred to in regulation 111A of the Insurance Companies Regulations, including both quantitative information and a supporting qualitative analysis, in accordance with the instructions set out in section AoC.01 of Schedule 2.

Annual quantitative templates for individual undertakings: intra-group-transactions information.

20. Insurance and reinsurance undertakings which are part of a group falling within regulation 192(3)(d) of the Insurance Companies Regulations must submit the information referred to in regulation 222 of the Insurance Companies Regulations to the GFSC annually using the following templates—

- (a) template IR.36.01.01 of Schedule 1, specifying information on significant intra-group transactions, involving equity-type transactions, debt and asset transfer, following the instructions set out in section IR.36.01 of Schedule 2;
- (b) template IR.36.02.01 of Schedule 1, specifying information on significant intra-group transactions on derivatives, including the guarantees supporting any derivatives instruments, following the instructions set out in section IR.36.02 of Schedule 2; and
- (c) [Not used]
- (d) template IR.36.04.01 of Schedule 1, specifying information on significant intra-group transactions on internal cost sharing, contingent liabilities other than derivatives and off- balance sheet items and other types of intra-group transactions, following the instructions set out in section IR.36.04 of Schedule 2.

Quantitative templates for individual undertakings: intra-group transactions information.

21. Insurance and reinsurance undertakings which are part of a group falling within regulation 192(3)(d) of the Insurance Companies Regulations must report–

- (a) very significant intra-group transactions referred to in regulation 222(3) of the Insurance Companies Regulations as soon as practicable; and
- (b) significant intra-group transactions referred to in regulation 222(2) of the Insurance Companies Regulations on a regular basis and at least annually,

to the GFSC using the relevant templates among templates IR.36.01.01 to IR.36.04.01 of Schedule 1, following the instructions set out in section IR.36.01 to IR.36.04 of Schedule 2.

Additional annual and quarterly quantitative templates for individual undertakings.

21A.(1) At the GFSC's request, insurance and reinsurance undertakings must submit information to the GFSC annually using the following templates–

- (a) where the undertaking writes suretyship business the effect of which is to improve the credit rating of the underlying security, template IR.05.07.01, specifying information on the portfolio of securities, following the instructions set out in section IR.05.07 of Schedule 2;
- (b) where the undertaking manages a material pooling agreement, template IR.05.08.01 of Schedule 1, specifying information on the material pooling agreement, following the instructions set out in section IR.05.08 of Schedule 2;
- (c) where the undertaking is an assessable mutual which–
 - (i) has called for an additional contribution after 1 January 2006; or
 - (ii) has received approval for ancillary own funds as contemplated in regulation 83(1)(d) of the Insurance Companies Regulations,

template IR.05.09.01 of Schedule 1, specifying information on calls for contributions and the financial performance of the undertaking following the instructions set out in section IR.05.09 of Schedule 2.

(2) An undertaking falling within paragraph (1)(b) or (1)(c)(i) that does not have a Part 7 permission to effect contracts of insurance is not subject to the obligation to complete the corresponding template.

(3) Life insurers must submit information to the GFSC annually using the following templates–

- (a) where the undertaking's gross best estimate liabilities for life insurance business, other than reinsurance, are more than £50 million or the undertaking's gross written premiums for life insurance business, other than reinsurance, are more than £10 million, template IR.12.04.01 of Schedule 1, specifying information on best estimate assumptions for life insurance risks, following the instructions set out in section IR.12.04 of Schedule 2;
- (b) where the undertaking's net best estimate liabilities for with-profits insurance business are more than £500 million and the undertaking is a single with-profits fund–
 - (i) template IR.12.05.01 of Schedule 1, specifying information on value of bonus for with-profits insurance business, following the instructions set out in section IR.12.05 of Schedule 2; and
 - (ii) template IR.12.06.01 of Schedule 1, specifying information on liabilities and assets for with-profits insurance business, following the instructions set out in section IR.12.06 of Schedule 2.

(4) Life insurers, where net best estimate liabilities for with-profits insurance business are more than £500 million for the undertaking as a whole, must submit information to the GFSC annually for each ring-fenced fund which is also a with-profits fund, and for the remaining part, where this is a with-profits fund, using the following templates–

- (a) template IRR.12.05.01 of Schedule 1, specifying information on value of bonus for with-profits insurance business, following the instructions set out in section IR.12.05 of Schedule 2; and
- (b) template IRR.12.06.01 of Schedule 1, specifying information on liabilities and assets for with-profits insurance business, following the instructions set out in section IR.12.06 of Schedule 2.

(5) Non-life insurers must submit information to the GFSC annually using the following templates–

- (a) where the undertaking carries on insurance business and proportional and non-proportional reinsurance obligations relating to–
 - (i) railway rolling stock;

- (ii) aircraft;
- (iii) ships;
- (iv) goods in transit;
- (v) motor vehicle liability;
- (vi) aircraft liability;
- (vii) liability of ships; or
- (viii) general liability,

template IR.18.02.01 of Schedule 1, specifying information on the projection of future cash flows based on liabilities of the non-life business, following the instructions set out in section IR.18.02 of Schedule 2; and

- (b) where the undertaking carries on insurance business relating to—
 - (i) employer's liability (including as part of a mixed commercial package);
 - (ii) public and products liability (including as part of a mixed commercial package); or
 - (iii) professional indemnity,

template IR.19.02.01 of Schedule 1, specifying information on non-life insurance claims, following the instructions set out in section IR.19.02 of Schedule 2.

(6) Where an undertaking notifies the GFSC that any of its submissions of templates under this Article are incorrect, or the GFSC notifies an undertaking that any part of the template appears to be inaccurate or incomplete, the undertaking must promptly make any appropriate corrections or adjustments and if necessary re-submit the template (or relevant part of it).

PART 3 QUANTITATIVE REPORTING TEMPLATES FOR GROUPS

22. [Not used]

Quarterly quantitative templates for groups.

23.(1) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC quarterly using the following templates—

- (a) template IR.01.01.05 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IR.01.02.04 of Schedule 1, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2;
- (c) where, for the calculation of group solvency, the group uses method 1, either exclusively or in combination with method 2, template IR.02.01.02 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards, following the instructions set out in section IR.02.01 of Schedule 2;
- (d) IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;
- (e) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR.05.04 of Schedule 2;
- (f) subject to Article 27(1)(b), template IR.06.02.04 of Schedule 1, providing an item-by-item list of assets, following the instructions set out in section IR.06.02 of Schedule 2;
- (g) subject to Article 27(1)(c)(i), where the ratio of collective investments held by the group to total investments is higher than 30%, template IR.06.03.01 of Schedule 1, providing information on the look-through of all collective investments held by the group, following the instructions set out in section IR.06.03 of Schedule 2;
- (h) subject to Article 27(1)(e), template IR.08.01.04 of Schedule 1, providing an item-by-item list of open positions of derivatives, following the instructions set out in section IR.08.01 of Schedule 2; and
- (i) template IR.23.01.04 of Schedule 1, specifying information on own funds, following the instructions set out in section IR.23.01 of Schedule 2.

- (2) For the purposes of paragraph (1)(g), where for the calculation of group solvency–
- (a) method 1 is used exclusively, the ratio of collective investments held by the group to total investments must be determined by the sum of items C0010/R0180, collective investment undertakings included in item C0010/R0220 and collective investment undertakings included in item C0010/R0090 of template IR.02.01.02, divided by the sum of items C0010/R0070 and C0010/R0220 of template IR.02.01.02; or
 - (b) method 1 is used in combination with method 2, or method 2 is used exclusively, the ratio must be calculated in accordance with sub-paragraph (a) and adjusted in order to capture the required items of all entities included in the scope of template IR.06.02.04.
- (3) The templates set out in paragraph (1)(f) and (g) must be submitted at Quarter 4 of the financial year only.

Simplifications allowed on quarterly reporting for groups.

24.(1) With regard to the information referred to in Article 23(1)(c), quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data.

(2) The measurement procedures for the quarterly reporting must be designed to ensure that the resulting information is reliable and complies with the standards laid down in the Insurance Companies Regulations and that all material information that is relevant for the understanding of the data is reported.

Annual quantitative templates for groups: basic information and content of submission.

25. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates–

- (a) template IR.01.01.04 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IR.01.02.04 of Schedule 1, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2; and

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- (c) where, for the calculation of group solvency, the group uses method 1, either exclusively or in combination with method 2, template IR.01.03.04 of Schedule 1, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section IR.01.03 of Schedule 2.

Annual quantitative templates for groups: balance sheet and other general information

26.(1) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates—

- (a) template IR.02.01.01 of Schedule 1, specifying balance sheet information using both the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the consolidated financial statements, following the instructions set out in section IR.02.01 of Schedule 2;
- (b) template IR.02.02.01 of Schedule 1, specifying information on assets and liabilities by currency, following the instructions set out in section IR.02.02 of Schedule 2;
- (c) where any of the following conditions apply, template IR.03.01.04 of Schedule 1, specifying general information on off-balance sheet items, following the instructions set out in section IR.03.01 of Schedule 2—
- (i) the amount of either of the following values is higher than 2% of total assets as set out in template IR.02.01.01 of Schedule 1—
- (aa) (C0020/R0010) Value of guarantee/collateral/contingent liabilities – Guarantees provided by undertakings within the group, including letters of credit plus (C0020/R0300) Value of guarantee/collateral/contingent liabilities - Total collateral pledged plus (C0010/R0400) Maximum value - Total Contingent liabilities;
- (bb) (C0020/R0030) Value of guarantee/collateral/contingent liabilities – Guarantees received by undertakings within the group, including letters of credit plus (C0020/R0200) Value of guarantee/collateral/contingent liabilities - Total collateral held; or
- (ii) any undertaking within the group has provided or received an unlimited guarantee;

- (d) template IR.03.02.04 of Schedule 1, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section IR.03.02 of Schedule 2;
- (e) template IR.03.03.04 of Schedule 1, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section IR.03.03 of Schedule 2;
- (f) template IR.05.02.01 of Schedule 1, specifying information on premiums, claims and expenses by country applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section IR.05.02 of Schedule 2;
- (g) template IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2; and
- (h) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR.05.04 of Schedule 2.

(2) The templates referred to in paragraph (1)(a) and (b) must only be submitted by undertakings and, where applicable, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1, either exclusively or in combination with method 2.

Annual quantitative templates for groups: investments information.

27.(1) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates—

- (a) [Not used]
- (b) where the group is exempted from reporting template IR.06.02.04 in relation to the last quarter of the group's financial year in accordance with a direction given by the GFSC, template IR.06.02.04 of Schedule 1, providing an item-by-item list of assets, following the instructions set out in section IR.06.02 of Schedule 2;
- (c) where the group—

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- (i) is exempted from reporting template IR.06.03.01 of Schedule 1 in relation to the last quarter of the group's financial year in accordance with a direction given by the GFSC; or
- (ii) has not reported it quarterly because the ratio of collective investments held by the group to total investments (as referred to in Article 23(1)(g) of this Chapter) is not higher than 30%,

template IR.06.03.01 of Schedule 1, providing information on the look-through of all collective investments held by the group, following the instructions set out in section IR.06.03 of Schedule 2;

- (d) [Not used]
- (e) where the group is exempted from reporting template IR.08.01.04 in relation to the last quarter of the group's financial year in accordance with a direction given by the GFSC (having regard to the nature, scale and complexity of the risks inherent in the business of the group), template IR.08.01.04 of Schedule 1, providing an item-by-item list of open positions of derivatives, following the instructions set out in section IR.08.01 of Schedule 2;
- (f) [Not used]
- (g) template IR.09.01.04 of Schedule 1, specifying information on income, gains and losses in the reporting period by asset category, following the instructions set out in section IR.09.01 of Schedule 2;
- (h) where the ratio of the value of underlying securities, on and off-balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, to the total investments is higher than 5%, template IR.10.01.04 of Schedule 1, providing an item-by-item list of securities lending and repurchase agreements on and off-balance sheet, following the instructions set out in section IR.10.01 of Schedule 2; and
- (i) where the ratio of the value of assets held as collateral to total balance sheet as reported in items C0010/R0500 of template IR.02.01.01 exceeds 10%, template IR.11.01.04 of Schedule 1, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section IR.11.01 of Schedule 2.

(2) [Not used]

(3) For the purposes of paragraph (1)(h)–

- (a) where for the calculation of group solvency method 1 is used exclusively, the ratio must be determined by the sum of the underlying securities, on and off-balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, divided by the sum of items C0010/R0070 and C0010/R0220 of template IR.02.01.01 of Schedule 1; and
- (b) where, for the calculation of group solvency, method 1 is used in combination with method 2, or method 2 is used exclusively, the ratio must be calculated in accordance with the first sentence and adjusted in order to capture the required items of all entities included in the scope of template IR.06.02.04 of Schedule 1.

28. [Not used]

Annual quantitative templates for groups: long term guarantees information.

29. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using template IR.22.01.04 of Schedule 1 specifying information on the impact of the long term guarantees and transitional measures, following the instructions set out in section IR.22.01 of Schedule 2.

Annual quantitative templates for groups: own funds information.

30.(1) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates–

- (a) template IR.23.01.04 of Schedule 1, specifying information on own funds, following the instructions set out in section IR.23.01 of Schedule 2;
- (b) template IR.23.02.04 of Schedule 1, providing detailed information on own funds by tiers, following the instructions set out in section IR.23.02 of Schedule 2;
- (c) template IR.23.03.04 of Schedule 1, specifying information on annual movements on own funds, following the instructions set out in section IR.23.03 of Schedule 2; and
- (d) template IR.23.04.04 of Schedule 1, providing a list of items on own funds, following the instructions set out in section IR.23.04 of Schedule 2.

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(2) The templates referred to in paragraph (1)(b) and (c) must only be submitted by undertakings and, where applicable, insurance holding companies and mixed financial holding companies which, for the calculation of group solvency, use method 1, either exclusively or in combination with method 2.

Annual quantitative templates for groups: Solvency Capital Requirement information.

31. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, which for the calculation of group solvency use method 1, either exclusively or in combination with method 2, must submit information to the GFSC annually using the following templates–

- (a) template IR.25.04.04 of Schedule 1, specifying information in relation to the calculation of the group Solvency Capital Requirement, following the instructions set out in section IR.25.04 of Schedule 2; and
- (b) where the group uses one or more internal models or a partial internal model for the calculation of the group Solvency Capital Requirement, template IR.25.05.01 of Schedule 1, specifying information in relation to the calculation of the group Solvency Capital Requirement, following the instructions set out in section IR.25.05 of Schedule 2.

Annual quantitative templates for groups: reinsurers and special purpose vehicles information.

32. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates–

- (a) template IR.31.01.04 of Schedule 1, specifying information on outwards reinsurance balance sheet exposures, following the instructions set out in section IR.31.01 of Schedule 2; and
- (b) [Not used]
- (c) template IR.30.05.01 of Schedule 1, specifying reinsurer and collateral provider entity information, following the instructions set out in section IR.30.05 of Schedule 2.

Annual quantitative templates for groups: group specific information.

33. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must submit information to the GFSC annually using the following templates–

- (a) template IR.32.01.04 of Schedule 1, specifying information on the insurance undertakings and reinsurance undertakings in the scope of the group, following the instructions set out in section IR.32.01 of Schedule 2;
- (b) template IR.33.01.04 of Schedule 1, specifying information on requirements of insurance undertakings and reinsurance undertakings in the scope of the group, following the instructions set out in section IR.33.01 of Schedule 2;
- (c) template IR.34.01.04 of Schedule 1, specifying information on financial undertakings other than insurance undertakings and reinsurance undertakings, and on non-regulated undertakings carrying out financial activities, following the instructions set out in section IR.34.01 of Schedule 2;
- (d) for groups with any third country insurance undertakings or third country reinsurance undertakings, template IR.35.01.04 of Schedule 1, specifying information on technical provisions (or equivalent) of the third country insurance undertakings and third country reinsurance undertakings within the group, following the instructions set out in section IR.35.01 of Schedule 2;
- (e) template IR.36.01.01 of Schedule 1, specifying information on significant intra-group transactions involving equity-type transactions, debt and asset transfer, following the instructions set out in section IR.36.01 of Schedule 2;
- (f) template IR.36.02.01 of Schedule 1, specifying information on significant intra-group transactions on derivatives, including the guarantees supporting any derivatives instruments, following the instructions set out in section IR.36.02 of Schedule 2; and
- (g) [Not used]
- (h) template IR.36.04.01 of Schedule 1, specifying information on significant intra-group transactions on internal cost sharing, contingent liabilities (other than derivatives) and off-balance sheet items and other types of intra-group transactions, following the instructions set out in section IR.36.04 of Schedule 2.

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

34.(1) Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, which for the calculation of group solvency use method 1, either exclusively or in combination with method 2, must submit to the GFSC annually information in relation to unsupported ring-fenced funds and the remaining part (including any embedded matching adjustment portfolios and supported ring-fenced funds), taking into account only those risks in scope of the method 1 calculation and using the following templates–

- (a) template IRR.01.01.04 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IRR.02.01.01 of Schedule 1, to be submitted separately for each of the following (as applicable)–
 - (i) the balance sheet information for all unsupported ring-fenced funds in the group (including any embedded matching adjustment portfolios); and
 - (ii) the balance sheet information for the remaining part (including any embedded matching adjustment portfolios and supported ring-fenced funds),

using both the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the consolidated financial statements, and following the instructions set out in section IR.02.01 of Schedule 2; and

- (c) template IRR.25.04.01 of Schedule 1, to be submitted separately for each of the following (as applicable)–
 - (i) the notional Solvency Capital Requirement calculation covering all unsupported ring-fenced funds in the group (including any embedded matching adjustment portfolios); and
 - (ii) the notional Solvency Capital Requirement calculation covering the remaining part (including any embedded matching adjustment portfolios and supported ring-fenced funds),

following the instructions set out in section IR.25.04 of Schedule 2.

(2) In this Article, an “unsupported ring-fenced fund” is a ring-fenced fund whose notional Solvency Capital Requirement is entirely covered by assets allocated to that fund and a

‘supported ring-fenced fund’ is a ring-fenced fund whose notional Solvency Capital Requirement is not entirely covered by assets allocated to that fund.

Annual quantitative template and supporting analysis for groups: internal model analysis of change.

35. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, reporting information on a group which includes more than one undertaking using an internal model must submit to the GFSC annually template AoC.01 setting out the analysis of change referred to in regulation 111A of the Insurance Companies Regulations, including both quantitative information and a supporting qualitative analysis, in accordance with the instructions set out in section AoC.01 of Schedule 2.

Quantitative templates for groups: intra-group transactions and risk concentrations.

36. Insurance and reinsurance undertakings and, where applicable, insurance holding companies and mixed financial holding companies, must report to the GFSC significant and very significant intra-group transactions referred to in regulation 222(2) and (3) of the Insurance Companies Regulations using, as appropriate, templates IR.36.01.01, IR.36.02.01 and IR.36.04.01 of Schedule 1, following the instructions set out in section IR.36.01 to IR.36.04 of Schedule 2.

PART 4

REPORTING TEMPLATES FOR THIRD COUNTRY BRANCH UNDERTAKINGS

Quarterly quantitative templates for third country branch undertakings.

37.(1) Third country branch undertakings must submit information to the GFSC quarterly using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IR.01.01.08 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IR.01.02.07 of Schedule 1, specifying basic information on the third country branch and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2;
- (c) template IR.02.01.08 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies

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Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards, following the instructions set out in section IR.02.01 of Schedule 2;

- (d) template IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;
- (e) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR.05.04 of Schedule 2;
- (f) template IR.12.01.02 of Schedule 1, specifying information on the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), following the instructions set out in section IR.12.01 of Schedule 2; and
- (g) template IR.17.01.02 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life), for each line of business, following the instructions set out in section IR.17.01 of Schedule 2.

(2) With regard to the information referred to in Article 37(1)(c), quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting must be designed to ensure that the resulting information is reliable and complies with the standards laid down by law and that all material information that is relevant for the understanding of the data is reported.

(3) When submitting the information referred to in Article 37(1)(f) and (g) of, third country branch undertakings may apply simplified methods in accordance with Solvency 2 Technical Standards in the calculation of the provisions referred to in regulation 154 of the Insurance Companies Regulations.

Annual quantitative templates for third country branch undertakings: basic information and content of submission.

38. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IR.01.01.07 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;

- (b) template IR.01.02.07 of Schedule 1, specifying basic information on the third country branch and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2; and
- (c) template IR.01.03.01 of Schedule 1, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section IR.01.03 of Schedule 2.

Annual quantitative templates for third country branch undertakings: balance sheet and other general information.

39. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IR.02.01.07 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation according to the branch management accounts value for the branch operations, following the instructions set out in section IR.02.01 of Schedule 2;
- (b) template IR.02.03.07 of Schedule 1, specifying additional branch balance sheet information, following the instructions set out in section IR.02.03 of Schedule 2;
- (c) template IR.05.02.01 of Schedule 1, specifying information on premiums, claims and expenses by country, applying the valuations and recognition principles used in branch management accounts for the branch operations, following the instructions set out in section IR.05.02 of Schedule 2;
- (d) template IR.05.03.01 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2; and
- (e) at the GFSC's request, template IR.05.04.07 of Schedule 1, specifying information on non-life income, expenditure and business model analysis, following the instructions set out in section IR.05.04 of Schedule 2.

Annual quantitative templates for third country branch undertakings: branch provisions information.

40. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IR.12.01.01 of Schedule 1, specifying information on the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), following the instructions set out in section IR.12.01 of Schedule 2;
- (b) template IR.12.03.01 of Schedule 1, specifying information on life branch best estimate liabilities by country, following the instructions set out in section IR.12.03 of Schedule 2;
- (c) template IR.14.01.01 of Schedule 1, specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities stemming from non-life contracts, by product issued by the third country branch, following the instructions set out in section IR.14.01 of Schedule 2;
- (d) template IR.16.01.01 of Schedule 1, specifying information on annuities stemming from non-life insurance obligations issued by the third country branch under direct insurance business, regarding all lines of business originating annuities and additionally by currency, following the instructions set out in section IR.16.01 of Schedule 2;
- (e) template IR.16.02.01 of Schedule 1, specifying information on the projection of branch best estimate future cash flows of annuities stemming from non-life business, following the instructions set out in section IR.16.02 of Schedule 2;
- (f) template IR.17.01.01 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life), by line of business, following the instructions set out in section IR.17.01 of Schedule 2;
- (g) template IR.17.03.01 of Schedule 1, specifying information on non-life branch best estimate liabilities by country, following the instructions set out in section IR.17.03 of Schedule 2;
- (h) template IR.18.01.01 of Schedule 1, specifying information on the projection of future cash flows based on the branch best estimate of the non-life business, following the instructions set out in section IR.18.01 of Schedule 2;
- (i) template IR.19.01.01 of Schedule 1, specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of

business and additionally by currency, following the instructions set out in section IR.19.01 of Schedule 2;

- (j) template IR.20.01.01 of Schedule 1, specifying information on the development of the distribution of the claims incurred at the end of the financial year for each line of business, following the instructions set out in section IR.20.01 of Schedule 2;
- (k) template IR.21.02.01 of Schedule 1, specifying information on non-life underwriting risks, following the instructions set out in section IR.21.02 of Schedule 2; and
- (l) template IR.21.04.01 of Schedule 1, specifying information on cyber underwriting risk, following instructions set out in section IR.21.04 of Schedule 2.

Annual quantitative templates for third country branch undertakings: reinsurance and special purpose vehicles information.

41. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IR.30.03.01 of Schedule 1, specifying information on the outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year, following the instructions set out in section IR.30.03 of Schedule 2;
- (b) template IR.30.04.01 of Schedule 1, specifying information on reinsurer participations on the outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year, following the instructions set out in section IR.30.04 of Schedule 2;
- (c) template IR.30.05.01 of Schedule 1, specifying reinsurer and collateral provider entity information, following the instructions set out in section IR.30.05 of Schedule 2; and
- (d) template IR.31.01.01 of Schedule 1, specifying information on outwards reinsurance branch balance sheet exposures, following the instructions set out in section IR.31.01 of Schedule 2.

Annual quantitative templates for third country branch undertakings: ring-fenced funds, matching adjustment portfolios and remaining part information.

42. Third country branch undertakings must submit information in relation to each ring-fenced fund, each matching adjustment portfolio and the remaining part to the GFSC annually using the following templates in respect of the operations of the third country branch (other than a third country pure reinsurance branch)–

- (a) template IRR.01.01.07 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IRR.02.01.07 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation according to the branch management accounts value for the branch operations, following the instructions set out in section IR.02.01 of Schedule 2;
- (c) template IRR.12.01.01 of Schedule 1, specifying information on the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), following the instructions set out in section IR.12.01 of Schedule 2; and
- (d) template IRR.17.01.01 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life) for each line of business, following the instructions set out in section IR.17.01 of Schedule 2.

Annual templates for third country branch undertaking: matching adjustment asset and liability information.

42A. Third country branch undertakings with a matching adjustment approval must submit to the GFSC annually templates MALIR 1 – MALIR 7 of Schedule 1, setting out, in respect of the operations of each third country branch (other than a third country pure reinsurance branch), portfolio metrics and detailed information on the assets and liabilities held in their matching adjustment portfolios, in accordance with the instructions in section MALIR of Schedule 1.

Annual quantitative templates in respect of third country pure reinsurance branches: basic information and content of submission.

43. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of a third country pure reinsurance branch–

- (a) template IR.01.01.07 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2; and
- (b) template IR.01.02.07 of Schedule 1, specifying basic information on the third country branch and the content of the reporting in general, following the instructions set out in section IR.01.02 of Schedule 2.

Annual quantitative templates in respect of third country pure reinsurance branches: balance sheet and other general information.

44. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of a third country pure reinsurance branch—

- (a) template IR.02.01.07 of Schedule 1, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation according to the branch management accounts value for the branch operations, following the instructions set out in section IR.02.01 of Schedule 2;
- (b) template IR.02.03.07 of Schedule 1, specifying additional branch balance sheet information, following the instructions set out in section IR.02.03 of Schedule 2;
- (c) template IR.05.03.01 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2; and
- (d) at the GFSC's request, template IR.05.04.07 of Schedule 1, specifying information on non-life income, expenditure and business model analysis, following the instructions set out in section IR.05.04 of Schedule 2.

Annual quantitative templates in respect of third country pure reinsurance branches: branch provisions information.

45. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of a third country pure reinsurance branch:

- (a) template IR.12.01.01 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (life), following the instructions set out in section IR.12.01 of Schedule 2;
- (b) template IR.14.01.01 of Schedule 1, specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities

stemming from non-life contracts, by product issued by the third country branch, following the instructions set out in section IR.14.01 of Schedule 2;

- (c) template IR.17.01.01 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life) by line of business, following the instructions set out in section IR.17.01 of Schedule 2; and
- (d) template IR.21.04.01 of Schedule 1, specifying information on cyber underwriting risk, following instructions set out in section IR.21.04 of Schedule 2.

Annual quantitative templates in respect of third country pure reinsurance branches: reinsurance and special purpose vehicles information.

46. Third country branch undertakings must submit information to the GFSC annually using the following templates in respect of the operations of a third country pure reinsurance branch—

- (a) template IR.30.05.01 of Schedule 1, specifying reinsurer and collateral provider entity information, following the instructions set out in section IR.30.05 of Schedule 2; and
- (b) template IR.31.01.01 of Schedule 1, specifying information on outwards reinsurance branch balance sheet exposures, following the instructions set out in section IR.31.01 of Schedule 2.

Annual quantitative templates in respect of third country pure reinsurance branches: ring-fenced funds, matching adjustment portfolios and remaining part information.

47. Third country branch undertakings must submit information in relation to each ring-fenced fund, each matching adjustment portfolio and the remaining part to the GFSC annually using the following templates in respect of the operations of a third country pure reinsurance branch—

- (a) template IRR.01.01.07 of Schedule 1, specifying the content of the submission, following the instructions set out in section IR.01.01 of Schedule 2;
- (b) template IRR.12.01.01 of Schedule 1, specifying information on the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), following the instructions set out in section IR.12.01 of Schedule 2; and
- (c) template IRR.17.01.01 of Schedule 1, specifying information on provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life) for each line of business, following the instructions set out in section IR.17.01 of Schedule 2.

Annual templates in respect of third country pure reinsurance branches: matching adjustment asset and liability information

47A. Third country branch undertakings with a matching adjustment approval must submit to the GFSC annually templates MALIR 1 – MALIR 7 of Schedule 1, setting out, in respect of the operations of each third country pure reinsurance branch, portfolio metrics and detailed information on the assets and liabilities held in their matching adjustment portfolios in accordance with the instructions set out in section MALIR of Schedule 1.

Annual legal entity quantitative template in respect of third country branch undertakings.

48. Third country branch undertakings must submit to the GFSC annually template IR.01.04.07 in Schedule 1, specifying information regarding the financial position, including solvency, of the third country branch undertaking, following the instructions set out in section IR.01.04 of Schedule 2.

Triennial resolution report in respect of third country branch undertakings.

49.(1) Third country branch undertakings must submit a resolution report to the GFSC every three years containing an analysis, supported by a legal opinion, of the winding-up regime applicable to the third country branch undertaking, including a description of the applicable laws in relation to winding-up in the relevant jurisdiction and an analysis of the priority given to policyholders of the third country branch and of how the assets of the third country branch undertaking would be distributed to the policyholders of the branch on a winding-up.

(2) Where there is any significant change in the winding-up regime applicable to the third country branch undertaking, the third-country branch undertaking must submit an update to the resolution report referred to in paragraph (1) as soon as possible following the occurrence of the significant change.

Additional annual quantitative templates in respect of third country branch undertakings.

50.(1) Third country branch undertakings must submit information annually to the GFSC, at its request, using the following templates in respect of the operations of the third country branch–

- (a) where the third country branch undertaking writes suretyship business the effect of which is to improve the credit rating of the underlying security, template

IR.05.07.01 of Schedule 1, specifying information on the portfolio of securities, following the instructions set out in section IR.05.07 of Schedule 2;

- (b) where the third country branch undertaking manages a material pooling agreement, template IR.05.08.01 of Schedule 1, specifying information on the material pooling agreements, following the instructions set out in section IR.05.08 of Schedule 2; and
- (c) where the third country branch undertaking is an assessable mutual which has called for an additional contribution after 1 January 2006, template IR.05.09.01 of Schedule 1, specifying information on calls for contributions and the financial performance of the third country branch, following the instructions set out in section IR.05.09 of Schedule 2.

(2) A third country branch undertaking falling within paragraph (1)(b) or (c) that does not have a Part 7 permission to effect contracts of insurance is not subject to the obligation to complete the corresponding template.

(3) Third country branch undertakings which are life insurers, where the net branch best estimate liabilities for with-profits insurance business are more than £500 million and the third country branch is a single with-profits fund, must submit information annually to the GFSC, at its request, using the following templates in respect of the operations of the third country branch—

- (a) template IR.12.05.01 of Schedule 1, specifying information on value of bonus for with-profits insurance business, following the instructions set out in section IR.12.05 of Schedule 2; and
- (b) template IR.12.06.01 of Schedule 1, specifying information on liabilities and assets for with-profits insurance business, following the instructions set out in section IR.12.06 of Schedule 2.

(4) Third country branch undertakings which are non-life insurers must submit information to the GFSC annually using the following templates in respect of the operations of the third country branch—

- (a) at the GFSC's request, where the third country branch undertaking carries on insurance business and proportional and non-proportional reinsurance obligations relating to—
 - (i) railway rolling stock;

- (ii) aircraft;
- (iii) ships;
- (iv) goods in transit;
- (v) motor vehicle liability;
- (vi) aircraft liability;
- (vii) liability of ships; or
- (viii) general liability,

template IR.18.02.01 of Schedule 1, specifying information on the projection of future cash flows based on liabilities of the non-life business, following the instructions set out in section IR.18.02 of Schedule 2; and

- (b) at the GFSC's request, where the third country branch undertaking carries on insurance business relating to—
 - (i) employer's liability (including as part of a mixed commercial package);
 - (ii) public and products liability (including as part of a mixed commercial package); or
 - (iii) professional indemnity,

template IR.19.02.01 of Schedule 1, specifying information on non-life insurance claims, following the instructions set out in section IR.19.02 of Schedule 2.

(5) Where a third country branch undertaking notifies the GFSC that any of its submissions of templates under this Article are incorrect, or the GFSC notifies a third country branch undertaking that any part of the template appears to be inaccurate or incomplete, the third country branch undertaking must promptly make any appropriate corrections or adjustments and if necessary re-submit the template (or relevant part of it).

PART 5

PUBLIC DISCLOSURE: SOLVENCY AND FINANCIAL CONDITION REPORT

Solvency and financial condition reports.

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51.(1) This Part applies to insurance and reinsurance undertakings and, where relevant, insurance holding companies and mixed financial holding companies and groups, which are required to prepare a solvency and financial condition report (SFCR) in accordance with regulations 52 and 233 of the Insurance Companies Regulations.

Structure of solvency and financial condition reports.

51A. Insurance and reinsurance undertakings, when disclosing any information referred to in this Part, must use the following headings in any SFCR—

Summary

A. Business and Performance

- A.1 Business
- A.2 Underwriting Performance
- A.3 Investment Performance
- A.4 Performance of other activities
- A.5 Any other information

B. System of Governance

- B.1 General information on the system of governance
- B.2 Fit and proper requirements
- B.3 Risk management system including the own risk and solvency assessment
- B.4 Internal control system
- B.5 Internal audit function
- B.6 Actuarial function
- B.7 Outsourcing
- B.8 Any other information

C. Risk Profile

- C.1 Underwriting risk
- C.2 Market risk
- C.3 Credit risk
- C.4 Liquidity risk
- C.5 Operational risk
- C.6 Other material risks
- C.7 Any other information

D. Valuation for Solvency Purposes

- D.1 Assets
- D.2 Technical provisions
- D.3 Other liabilities
- D.4 Alternative methods for valuation
- D.5 Any other information

E. Capital Management

- E.1 Own funds
- E.2 Solvency Capital Requirement and Minimum Capital Requirement
- E.3 Differences between the standard formula and any internal model used
- E.4 Non-compliance with the Minimum Capital Requirement and non-compliance with the Solvency Capital Requirement
- E.5 Any other information

Public disclosure formats.

52. When disclosing the information referred to in this Part, figures reflecting monetary amounts must be disclosed in thousands of units.

Currency.

53.(1) For the purposes of this Part, “reporting currency” means—

- (a) for individual disclosure, the currency used for the preparation of the undertaking’s financial statements; or
- (b) for group disclosure, the currency used for the preparation of the consolidated financial statements.

(2) Figures reflecting monetary amounts must be disclosed in the reporting currency and any other currency than the reporting currency must be converted into the reporting currency.

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

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

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(5) The conversion into the reporting currency must be calculated by applying the exchange rate from the same source as used for the undertaking's financial statements in the case of individual reporting or for the consolidated financial statements in the case of group reporting.

Materiality.

53A. For the purposes of this Part, information to be disclosed must be considered material where its omission or misstatement could influence the decision-making or judgement of the users of that information, including the GFSC.

Means of disclosure of the solvency and financial condition report.

53B.(1) The following applies to the disclosure by insurance and reinsurance undertakings of—

- (a) the SFCR; and
- (b) the SFCR at group level and single SFCR as provided for in regulation 233 of the Insurance Companies Regulations.

(2) Where an undertaking operates a website related to its business, the SFCR must be disclosed on that website.

(3) Where an undertaking does not operate a website but is a member of a trade association which operates a website, where permitted by that association, the SFCR must be disclosed on the trade association's website.

(4) Where an undertaking discloses its SFCR in accordance with paragraph (2) or (3), that report must remain available on the relevant website for at least five years after the disclosure date referred to in Article 2A(1A).

(5) Where an undertaking does not disclose its SFCR on a website in accordance with paragraph (2) or (3), it must send an electronic copy of its report to any person who, within five years of the disclosure date referred to in Article 2A(1A) requests the report. An undertaking must send the report within 10 business days from that request.

(6) An undertaking must, irrespective of whether the undertaking's SFCR has been made available on a website in accordance with paragraph (2) or (3), send, to any person who so requests within two years of the disclosure date referred to in Article 2A(1A), a printed copy of its report within 20 business days from that request.

Templates for the solvency and financial condition report of individual undertakings.

54. Insurance and reinsurance undertakings required to report information to the GFSC under this Part must publicly disclose as part of their SFCR the following templates–

- (a) template IR.02.01.02 of Schedule 1 specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards, following the instructions set out in section IR.02.01 of Schedule 2;
- (b) template IR.05.02.01 of Schedule 1, specifying information on premiums, claims and expenses by country applying the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section IR.05.02 of Schedule 2;
- (c) template IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;
- (d) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR.05.04 of Schedule 2;
- (e) template IR.12.01.02 of Schedule 1, specifying information on life technical provisions, following the instructions set out in section IR.12.01 of Schedule 2;
- (f) template IR.17.01.02 of Schedule 1, specifying information on non-life technical provisions, following the instructions set out in section IR.17.01 of Schedule 2 for each line of business;
- (g) template IR.19.01.21 of Schedule 1, specifying information on non-life insurance claims in the format of development triangles, following the instructions set out in section IR.19.01 of Schedule 2 for the total non-life business;
- (h) template IR.22.01.21 of Schedule 1, specifying information on the impact of the long term guarantee and transitional measures, following the instructions set out in section IR.22.01 of Schedule 2;
- (i) template IR.23.01.01 of Schedule 1, specifying information on own funds, including basic own funds and ancillary own funds, following the instructions set out in section IR.23.01 of Schedule 2;

- (j) template IR.25.04.21 of Schedule 1, specifying information in relation to the calculation of the Solvency Capital Requirement, following the instructions set out in section IR.25.04 of Schedule 2;
- (k) [Not used]
- (l) template IR.28.01.01 of Schedule 1, specifying information on the Minimum Capital Requirement for undertakings which carry on only life or only non-life insurance or reinsurance business, following the instructions set out in section IR.28.01 of Schedule 2; and
- (m) template IR.28.02.01 of Schedule 1, specifying information on the Minimum Capital Requirement for undertakings which carry on both life and non-life insurance business, following the instructions set out in section IR.28.02 of Schedule 2.

Templates for the solvency and financial condition report of groups.

55. Insurance and reinsurance undertakings required to report information on a group to the GFSC under regulation 233 of the Insurance Companies Regulations must publicly disclose as part of their SFCR at the level of the group the following templates–

- (a) template IR.32.01.22 of Schedule 1, specifying information on the undertakings in the scope of the group, following the instructions set out in section IR.32.01 of Schedule 2;
- (b) where, for the calculation of the group solvency, the group uses method 1, either exclusively or in combination with method 2, template IR.02.01.02 of Schedule 1, specifying balance sheet information, using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards, following the instructions set out in section IR.02.01 of Schedule 2;
- (c) template IR.05.02.01 of Schedule 1, specifying information on premiums, claims and expenses by country, applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section IR.05.02 of Schedule 2;
- (d) template IR.05.03.02 of Schedule 1, specifying information on life income and expenditure, following the instructions set out in section IR.05.03 of Schedule 2;

- (e) at the GFSC's request, template IR.05.04.02 of Schedule 1, specifying information on non-life income and expenditure, following the instructions set out in section IR.05.04 of Schedule 2;
- (f) template IR.22.01.22 of Schedule 1, specifying information on the impact of the long term guarantee and transitional measures, following the instructions set out in section IR.22.01 of Schedule 2;
- (g) template IR.23.01.04 of Schedule 1, specifying information on own funds, following the instructions set out in section IR.23.01 of Schedule 2; and
- (h) where, for the calculation of group solvency, the group uses method 1, either exclusively or in combination with method 2, template IR.25.04.22 of Schedule 1, specifying information in relation to the calculation of the group Solvency Capital Requirement, following the instructions set out in section IR.25.04 of Schedule 2.

References to other documents in the solvency and financial condition report.

56. When insurance and reinsurance undertakings include in the SFCR references to other publicly available documents, those references must be references that lead directly to the information itself and not to a general document.

Consistency of information.

57. Insurance and reinsurance undertakings required to disclose information to the GFSC under this Part or regulation 233 or 234 of the Insurance Companies Regulations must assess whether the information disclosed is fully consistent with the information reported to the GFSC.

Additional information required for group SFCR.

57A. The SFCR at the level of the group, as provided for in regulation 233 of the Insurance Companies Regulations, must include the following information regarding—

- (a) the group's business and performance (in addition to the provisions of regulation 52(2)(a) and (f) of the Insurance Companies Regulations)—
 - (i) a description of the legal structure and the governance and organisational structure of the group, with a description of all subsidiaries, material related undertakings and significant branches; and

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- (ii) qualitative and quantitative information on relevant operations and transactions within the group;
- (b) the group's system of governance (in addition to the requirements in regulations 52(2)(b) and 56B of the Insurance Companies Regulations)–
 - (i) a description of how the risk management and internal controls and reporting procedures are implemented consistently as required by regulation 223(2) of the Insurance Companies Regulations;
 - (ii) where applicable, a statement that the undertaking or relevant holding company has decided to produce a single document covering all of the assessments as provided by regulation 223(6)(c) of the Insurance Companies Regulations; and
 - (iii) information on any material intra-group outsourcing arrangements;
- (c) the group's risk profile (in addition to the provisions of regulation 52(2)(b) and (c) and 56C of the Insurance Companies Regulations), qualitative and quantitative information on any significant risk concentration at group level as provided for in regulation 221(2) and (3) of the Insurance Companies Regulations and Article 376(2) of the Solvency 2 Technical Standards;
- (d) the group's valuation for solvency purposes (in addition to the provisions of regulation 52(2)(d) and (3) and 56D of the Insurance Companies Regulations) and–
 - (i) 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;
- (e) the group's capital management (in addition to the provisions of regulation 52(2)(e) and (4) and 56E of the Insurance Companies Regulations and regulation)–
 - (i) whether method 1 or method 2 is used to calculate the group solvency; and where a combination of method 1 and method 2 is used, for which related undertakings method 2 is used;

- (ii) qualitative and quantitative information on any significant restriction to the fungibility and transferability of eligible own funds for covering the group Solvency Capital Requirement;
- (iii) where method 1 is used to calculate the group solvency, the amount of the consolidated group Solvency Capital Requirement, with separate indication of the amounts referred to in Article 336 of the Solvency 2 Technical Standards;
- (iv) qualitative and quantitative information on the material sources of group diversification effects;
- (v) where applicable, the sum of amounts referred to in regulation 209(5) of the Insurance Companies Regulations;
- (vi) where applicable, a description of the undertakings which are in the scope of any internal model used to calculate the group Solvency Capital Requirement; and
- (vii) a description of the main differences, if any, between any internal model used at individual undertaking level and any internal model used to calculate the group Solvency Capital Requirement.

Languages.

57B. Undertakings must disclose the SFCR in English. This also applies to the SFCR at the level of the group and the single SFCR, as provided for in regulation 233 of the Insurance Companies Regulations.

Non-disclosure of information.

57C. Regulation 57H(2) of the Insurance Companies Regulations applies to non-disclosure of information—

- (a) in the SFCR at the level of the group as provided for in regulation 233(1) and (2) of the Insurance Companies Regulations; or
- (b) in the single SFCR, as provided for in regulation 233(3) of the Insurance Companies Regulations, as regards the information at the level of the group and for any of the subsidiaries within the group.

Deadlines.

57D. The deadlines in Article 2A(1A) apply to the disclosure of the SFCR at the level of the group, as provided for in regulation 233(1) and (2) of the Insurance Companies Regulations, or the single SFCR, as provided for in regulation 233(3) of those Regulations.

Updates and additional voluntary information.

57E. In the event of any major development that significantly affects the relevance of the SFCR at the level of the group, as provided for in regulation 233(1) and (2) of the Insurance Companies Regulations, or the single SFCR, as provided for in regulation 233(3) of those Regulations, regulations 55(1) and 56G of those Regulations apply.

Single SFCR for group supervision.

57F.(1) The single SFCR, as provided for in regulation 233(3) of the Insurance Companies Regulations, must present separately the information which must be disclosed at group level in accordance with regulation 233(1) and (2) of those Regulations and the information which must be disclosed in accordance with regulations 52 and 54 to 56 of the Insurance Companies Regulations, for any subsidiary covered by that report.

(2) The information at group level and the information for any subsidiary covered by the single SFCR, as provided for in paragraph (1), must each follow the structure set out in Article 51A.

(3) Undertakings may decide, when providing any part of the information to be disclosed for a subsidiary covered, to refer to information at group level, where that information is equivalent in both nature and scope.

(4) Where an undertaking provides a single SFCR in accordance with regulation 233(3) of the Insurance Companies Regulations in respect of some of its subsidiaries only, the following obligations apply–

- (a) the other insurance undertakings which are subsidiaries of that undertaking must include in their SFCR a reference to the single SFCR disclosed; and
- (b) the single SFCRs disclosed in accordance with regulation 233(3) of the Insurance Companies Regulations must equally include a reference to the SFCR of those other insurance undertakings.

(5) Where an undertaking does not provide a single SFCR, the insurance undertakings which are subsidiaries of that undertaking must include in their SFCR a reference to the SFCRs at

the level of the group disclosed in accordance with regulation 233(1) and (2) of the Insurance Companies Regulations.

58. [Not used]

Involvement of the subsidiaries in the single solvency and financial condition report.

59.(1) [Not used]

(2) Insurance and reinsurance undertakings required to disclose information on a group to the GFSC under regulation 233 or 234 of the Insurance Companies Regulations must provide an explanation on how the subsidiaries are covered and how the subsidiaries' administrative, management or supervisory body are involved in the process and in the approval of the single SFCR.

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**SCHEDULE 1
REPORTING AND DISCLOSURE TEMPLATES**

1. IR.01.01 templates–

(a) template IR.01.01.01, specifying the content of the submission;

IR.01.01.01

Content of the submission

Annual solo

Template Code - Template name		C0010
IR.01.02.01 - Basic information - general	R0010	
IR.01.03.01 - Basic information - RFF and matching adjustment portfolios	R0020	
IR.02.01.01 - Balance sheet	R0030	
IR.02.02.01 - Assets and liabilities by currency	R0040	
IR.03.01.01 - Off-balance sheet items - general	R0060	
IR.03.02.01 - Off-balance sheet items - unlimited guarantees received	R0070	
IR.03.03.01 - Off-balance sheet items - unlimited guarantees provided	R0080	
IR.05.02.01 - Premiums, claims and expenses by country	R0120	
IR.05.03.01 - Life income and expenditure	R0122	
IR.05.04.01 - Non-life income, expenditure and business model analysis	R0124	
IR.05.05.01 - Life premiums and claims by country	R0126	

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IR.05.06.01 - Non-life premiums and claims by country	R0128	
IR.05.07.01 - Business model analysis - financial guarantee insurers	R0132	
IR.05.08.01 - Material pooling arrangements	R0134	
IR.05.09.01 - Assessable mutual	R0136	
IR.05.10.01 - Excess capital generation	R0138	
IR.06.02.01 - List of assets	R0140	
IR.06.03.01 - Collective investment undertakings - look-through approach	R0150	
IR.08.01.01 - Open derivatives	R0170	
IR.09.01.01 - Income/gains and losses in the period	R0190	
IR.10.01.01 - Securities lending and repos	R0200	
IR.11.01.01 - Assets held as collateral	R0210	
IR.12.01.01 - Life technical provisions	R0220	
IR.12.03.01 - Life best estimate liabilities by country	R0232	
IR.12.04.01 - Best estimate assumptions for life insurance risks	R0234	
IR.12.05.01 - With-profits value of bonus	R0236	
IR.12.06.01 - With-profits liabilities and assets	R0238	
IR.14.01.01 - Life obligations analysis	R0250	
IR.16.01.01 - Non-life annuities information	R0280	
IR.16.02.01 - Non-life annuities projection of future gross cash flows	R0282	
IR.17.01.01 - Non-life technical provisions	R0290	
IR.17.03.01 - Non-life best estimate liabilities by country	R0305	
IR.18.01.01 - Non-life projection of future cash flows	R0310	

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IR.18.02.01 - Non-life liability projection of future cash flows	R0315	
IR.19.01.01 - Non-life claim development	R0320	
IR.19.02.01 - Non-life general liability claim development	R0325	
IR.20.01.01 - Development of the distribution of claims incurred	R0330	
IR.21.02.01 - Non-life underwriting risks	R0350	
IR.21.04.01 - Cyber underwriting risk	R0365	
IR.22.01.01 - Impact of long term guarantees measures and transitionals	R0370	
IR.22.04.01 - Information on the transitional on interest rates calculation	R0380	
IR.22.07.01 - Best estimate subject to volatility adjustment by currency	R0402	
IR.23.01.01 - Own funds	R0410	
IR.23.02.01 - Detailed information by tiers on own funds	R0420	
IR.23.03.01 - Annual movements on own funds	R0430	
IR.23.04.01 - List of items on own funds	R0440	
IR.24.01.01 - Participations held	R0450	
IR.25.04.01 - Solvency Capital Requirement	R0482	
IR.25.05.01 - Solvency Capital Requirement - Partial or full internal model components	R0484	
IR.25.06.01 - Solvency Capital Requirement - Loss-absorbing capacity of deferred taxes	R0486	
IR.26.01.01 - Solvency Capital Requirement - Market risk	R0500	
IR.26.02.01 - Solvency Capital Requirement - Counterparty default risk	R0510	
IR.26.03.01 - Solvency Capital Requirement - Life underwriting risk	R0520	
IR.26.04.01 - Solvency Capital Requirement - Health underwriting risk	R0530	
IR.26.05.01 - Solvency Capital Requirement - Non-life underwriting risk	R0540	

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IR.26.06.01 - Solvency Capital Requirement - Operational risk	R0550	
IR.26.07.01 - Solvency Capital Requirement - Simplifications	R0560	
IR.27.01.01 - Solvency Capital Requirement - Non-life and health catastrophe risk	R0570	
IR.28.01.01 - Minimum Capital Requirement - Only life or only non-life activity	R0580	
IR.28.02.01 - Minimum Capital Requirement - Both life and non-life activity	R0590	
IR.30.03.01 - Non-life outwards reinsurance contract information	R0660	
IR.30.04.01 - Non-life outward reinsurance contract reinsurer exposures	R0670	
IR.30.05.01 - Reinsurance and collateral provider entity information	R0672	
IR.30.06.01 - Life outwards reinsurance summary	R0674	
IR.30.07.01 - Life outwards proportional reinsurance	R0676	
IR.30.08.01 - Life outwards non-proportional reinsurance	R0678	
IR.31.01.01 - Outwards reinsurance balance sheet exposures	R0680	
IR.36.01.01 - IGT - equity-type transactions, debt and asset transfer	R0740	
IR.36.02.01 - IGT - derivatives	R0750	
IR.36.04.01 - IGT - cost sharing, contingent liabilities, off BS and other items	R0770	

(b) template IR.01.01.02, specifying the content of the submission;

IR.01.01.02

Content of the submission

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Template Code - Template name		
IR.01.02.01 - Basic information - general	R0010	
IR.02.01.02 - Balance sheet	R0030	
IR.05.03.02 - Life income and expenditure	R0122	
IR.05.04.02 - Non-life income, expenditure and business model analysis	R0124	
IR.06.02.01 - List of assets	R0140	
IR.06.03.01 - Collective investment undertakings - look-through approach	R0150	
IR.08.01.01 - Open derivatives	R0170	
IR.12.01.02 - Life technical provisions	R0220	
IR.17.01.02 - Non-life technical provisions	R0290	
IR.23.01.01 - Own funds	R0410	

(c) template IR.01.01.04, specifying the content of the submission;

IR.01.01.04

Content of the submission

Annual group

Template Code - Template name		C0010
IR.01.02.04 - Basic information - general	R0010	
IR.01.03.04 - Basic information - RFF and matching adjustment portfolios	R0020	
IR.02.01.01 - Balance sheet	R0030	

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IR.02.02.01 - Assets and liabilities by currency	R0040	
IR.03.01.04 - Off-balance sheet items - general	R0060	
IR.03.02.04 - Off-balance sheet items - unlimited guarantees received	R0070	
IR.03.03.04 - Off-balance sheet items - unlimited guarantees provided	R0080	
IR.05.02.01 - Premiums, claims and expenses by country	R0120	
IR.05.03.02 - Life income and expenditure	R0122	
IR.05.04.01 - Non-life income, expenditure and business model analysis	R0124	
IR.06.02.04 - List of assets	R0140	
IR.06.03.01 - Collective investment undertakings - look-through approach	R0150	
IR.08.01.04 - Open derivatives	R0170	
IR.09.01.04 - Income/gains and losses in the period	R0190	
IR.10.01.04 - Securities lending and repos	R0200	
IR.11.01.04 - Assets held as collateral	R0210	
IR.22.01.04 - Impact of long term guarantees measures and transitionals	R0370	
IR.23.01.04 - Own funds	R0410	
IR.23.02.04 - Detailed information by tiers on own funds	R0420	
IR.23.03.04 - Annual movements on own funds	R0430	
IR.23.04.04 - List of items on own funds	R0440	
IR.25.04.04 - Solvency Capital Requirement	R0482	
IR.25.05.01 - Solvency Capital Requirement - Partial or full internal model components	R0484	
IR.30.05.01 - Reinsurance and collateral provider entity information	R0672	
IR.31.01.04 - Outwards reinsurance balance sheet exposures	R0680	

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IR.32.01.04 - Undertakings in the scope of the group	R0700	
IR.33.01.04 - Insurance and reinsurance individual requirements	R0710	
IR.34.01.04 - Other regulated and non-regulated financial undertakings	R0720	
IR.35.01.04 - Contribution to group technical provisions	R0730	
IR.36.01.01 - IGT - equity-type transactions, debt and asset transfer	R0740	
IR.36.02.01 - IGT - derivatives	R0750	
IR.36.04.01 - IGT - cost sharing, contingent liabilities, off BS and other items	R0770	

(d) template IR.01.01.05, specifying the content of the submission;

IR.01.01.05

Content of the submission

Quarterly group

Template Code - Template name		C0010
IR.01.02.04 - Basic information - general	R0010	
IR.02.01.02 - Balance sheet	R0030	
IR.05.03.02 - Life income and expenditure	R0122	
IR.05.04.02 - Non-life income, expenditure and business model analysis	R0124	
IR.06.02.04 - List of assets	R0140	
IR.06.03.01 - Collective investment undertakings - look-through approach	R0150	
IR.08.01.04 - Open derivatives	R0170	
IR.23.01.04 - Own funds	R0410	

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(e) template IR.01.01.07, specifying the content of the submission;

IR.01.01.07

Content of the submission

Annual branch

		C0010
Template Code - Template name		
IR.01.02.07 - Basic Information - general	R0010	
IR.01.03.01 - Basic Information - RFF and matching adjustment portfolios	R0020	
IR.01.04.07 - Basic Information - branch legal entity	R0025	
IR.02.01.07 - Balance Sheet	R0030	
IR.02.03.07 - Additional branch balance sheet information	R0050	
IR.05.02.01 - Premiums, claims and expenses by country	R0120	
IR.05.03.01 - Life income and expenditure	R0122	
IR.05.04.07 - Non-life income, expenditure and business model analysis	R0124	
IR.05.07.01 - Business model analysis - financial guarantee insurers	R0132	
IR.05.08.01 - Material pooling arrangements	R0134	
IR.05.09.01 - Assessable mutual	R0136	
IR.12.01.01 - Life technical provisions	R0220	
IR.12.03.01 - Life technical provisions by country	R0232	
IR.12.05.01 - With-profits value of bonus	R0236	
IR.12.06.01 - With-profits liabilities and assets	R0238	

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**Financial Services (Insurance Supervisory Reporting)
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IR.14.01.01 - Life obligations analysis	R0250	
IR.16.01.01 - Non-life annuities information	R0280	
IR.16.02.01 - Non-life annuities projection of future gross cash flows	R0282	
IR.17.01.01 - Non-life technical provisions	R0290	
IR.17.03.01 - Non-life best estimate liabilities by country	R0305	
IR.18.01.01 - Non-life projection of future cash flows	R0310	
IR.18.02.01 - Non-life liability projection of future cash flows	R0315	
IR.19.01.01 - Non-life claim development	R0320	
IR.19.02.01 - Non-life general liability claim development	R0325	
IR.20.01.01 - Non-life general liability claim development	R0330	
IR.21.02.01 - Non-life underwriting risks	R0350	
IR.21.04.01 - Cyber underwriting risk	R0365	
IR.30.03.01 - Non-life outwards reinsurance contract information	R0660	
IR.30.04.01 - Non-life outward reinsurance contract reinsurer exposures	R0670	
IR.30.05.01 - Reinsurance and collateral provider entity information	R0672	
IR.31.01.01 - Outwards reinsurance balance sheet exposures	R0680	

(f) template IR.01.01.08, specifying the content of the submission;

IR.01.01.08

Content of the submission

Quarterly branch

C0010

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Template Code - Template name		
IR.01.02.07 - Basic information - general	R0010	
IR.02.01.08 - Balance sheet	R0030	
IR.05.03.02 - Life income and expenditure	R0122	
IR.05.04.02 - Non-life income, expenditure and business model analysis	R0124	
IR.12.01.02 - Life technical provisions	R0220	
IR.17.01.02 - Non-life technical provisions	R0290	

(g) template IRR.01.01.01, specifying the content of the submission;

IRR.01.01.01

Content of the submission

Annual RFF solo

Ring Fenced Fund or remaining part	Z0010
Fund Number	Z0020

Template Code - Template name	
IRR.02.01.01 - Balance sheet	R0790
IRR.05.03.01 - Life income and expenditure	R0792
IRR.12.01.01 - Life technical provisions	R0800
IRR.12.05.01 - With-profits value of bonus	R0802
IRR.12.06.01 - With-profits liabilities and assets	R0804

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IRR.17.01.01 - Non-life technical provisions	R0810
IRR.22.02.01 - Matching adjustment portfolio projection of future cash flows	R0820
IRR.22.03.01 - Matching adjustment calculation	R0830
IRR.25.04.01 - Solvency Capital Requirement	R0862
IRR.25.05.01 - Solvency Capital Requirement - Partial or full internal model components	R0864
IRR.26.01.01 - Solvency Capital Requirement - Market risk	R0870
IRR.26.02.01 - Solvency Capital Requirement - Counterparty default risk	R0880
IRR.26.03.01 - Solvency Capital Requirement - Life underwriting risk	R0890
IRR.26.04.01 - Solvency Capital Requirement - Health underwriting risk	R0900
IRR.26.05.01 - Solvency Capital Requirement - Non-Life underwriting risk	R0910
IRR.26.06.01 - Solvency Capital Requirement - Operational risk	R0920
IRR.26.07.01 - Solvency Capital Requirement - Simplifications	R0930
IRR.27.01.01 - Solvency Capital Requirement - Non-life and health catastrophe risk	R0940

(h) template IRR.01.01.04, specifying the content of the submission;

IRR.01.01.04

Content of the submission

Annual RFF group

Ring Fenced Fund or remaining part	Z0010
Fund Number	Z0020

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Template Code - Template name		C0010
IRR.02.01.01 - Balance sheet	R0790	
IRR.25.04.01 - Solvency Capital Requirement	R0862	

- (i) template IRR.01.01.07, specifying the content of the submission.

IRR.01.01.07

Content of the submission

Annual RFF branch

Ring Fenced Fund or remaining part	Z0010
Fund Number	Z0020

Template Code - Template name		C0010
IRR.02.01.07 - Balance Sheet	R0790	
IRR.12.01.01 - Life technical provisions	R0800	
IRR.17.01.01 - Non-life technical provisions	R0810	

2. IR.01.02 templates–

- (a) template IR.01.02.01, specifying basic information on the undertaking and the content of reporting in general;

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		C0010
Entity name	R0010	
Entity identification code and type of code	R0025	
Type of undertaking	R0045	
Country of incorporation	R0052	
Country of the group supervisor	R0055	
Language of reporting	R0070	
Reporting submission date	R0080	
Financial year end	R0081	
Reporting reference date	R0090	
Regular/Ad-hoc submission	R0100	
Currency used for reporting	R0110	
Accounting standards	R0120	
Method of Calculation of the SCR	R0130	
Use of undertaking specific parameters	R0140	
Ring-fenced funds	R0150	
Matching adjustment	R0170	
Volatility adjustment	R0180	
Transitional measure on the risk-free interest rate	R0190	

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Transitional measure on technical provisions	R0200	
Initial submission or re-submission	R0210	
Exemption of reporting ECAI information	R0250	

(b) template IR.01.02.04, specifying basic information on the group and the content of the reporting in general;

IR.01.02.04

Basic Information - General Annual and quarterly group

		C0010
Entity name	R0010	
Entity identification code and type of code	R0025	
Country of incorporation	R0052	
Country of the group supervisor	R0055	
Sub-group information	R0060	
Language of reporting	R0070	
Reporting submission date	R0080	
Financial year end	R0081	
Reporting reference date	R0090	
Regular/Ad-hoc submission	R0100	
Currency used for reporting	R0110	
Accounting standards	R0120	

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Method of Calculation of the group SCR	R0130	
Use of group specific parameters	R0140	
Ring-fenced funds	R0150	
Method of group solvency calculation	R0160	
Matching adjustment	R0170	
Volatility adjustment	R0180	
Transitional measure on the risk-free interest rate	R0190	
Transitional measure on technical provisions	R0200	
Initial submission or re-submission	R0210	
Exemption of reporting ECAI information	R0250	

(c) template IR.01.02.07, specifying basic information on the third country branch and the content of the reporting in general.

IR.01.02.07

Basic Information

Annual and quarterly branch

		C0010
Entity name	R0010	
Third country branch name	R0015	
Entity identification code and type of code	R0025	
Type of undertaking	R0045	
Country of incorporation	R0052	
Country of the group supervisor	R0055	

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Language of reporting	R0070	
Reporting submission date	R0080	
Financial year end	R0081	
Reporting reference date	R0090	
Regular/Ad-hoc submission	R0100	
Currency used for reporting	R0110	
Accounting standards	R0120	
Ring-fenced funds	R0150	
Matching adjustment	R0170	
Volatility adjustment	R0180	
Initial submission or re-submission	R0210	

3. IR.01.03 templates–

- (a) template IR.01.03.01, specifying basic information on ring-fenced funds and matching adjustment portfolios; and

IR.01.03.01

Basic Information - RFF and matching adjustment portfolios

Annual solo and branch

List of all RFF/MAP (overlaps allowed)

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

List of RFF/MAP with sub RFF/MAP

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

(b) template IR.01.03.04, specifying basic information on ring-fenced funds and matching adjustment portfolios.

IR.01.03.04

Basic Information - RFF and matching adjustment portfolios

Annual group

List of all RFF/MAP (overlaps allowed)

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Identification code and type of code of the undertaking	Fund /Portfolio Number	Name of ring-fenced fund/Matching adjustment portfolio	RFF/MAP/Remaining part of a fund	RFF/MAP with sub RFF/MAP	Material
C0020	C0040	C0050	C0060	C0070	C0080

List of RFF/MAP with sub RFF/MAP

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

4. IR.01.04 templates–

- (a) Template IR.01.04.07, specifying information regarding the financial position, including solvency, of the third country branch undertaking.

IR.01.04.07

Basic information – Branch legal entity

Annual branch

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		C0010	C0020	C0030	C0040
		Reporting year	Plan year 1	Plan year 2	Plan year 3
Equivalent amounts should be reported for own funds, capital requirements and best estimate liabilities where the entity is not subject to Solvency II					
Eligible own funds to meet the SCR	R0010				
Eligible own funds to meet the MCR	R0020				
SCR	R0030				
MCR	R0040				
Ratio of eligible own funds to SCR	R0050				
Ratio of eligible own funds to MCR	R0060				
Total assets	R0070				
Total assets available to Gibraltar and UK policyholders	R0080				
Gross written premiums	R0090				
Net written premiums	R0100				
Gross best estimate liabilities	R0110				
Net best estimate liabilities	R0120				
Reinsurance recoverables – connected companies	R0130				
Reinsurance recoverables – external companies	R0140				
Reinsurance recoverables 1 – amount	R0150				
Reinsurance recoverables 1 – name	R0160				
Reinsurance recoverables 2 – amount	R0170				

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Reinsurance recoverables 2 – name	R0180				
Reinsurance recoverables 3 – amount	R0190				
Reinsurance recoverables 3 – name	R0200				

5. IR.02.01 templates–

- (a) template IR.02.01.01, specifying balance sheet information using both the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the undertaking's financial statements (or the consolidated financial statements, as applicable);

IR.02.01.01

Balance sheet

Annual solo and group

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030		
Deferred tax assets	R0040		
Pension benefit surplus	R0050		

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Property, plant & equipment held for own use	R0060		
Investments (other than assets held for index-linked and unit-linked contracts)	R0070		
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090		
Equities	R0100		
Equities - listed	R0110		
Equities - unlisted	R0120		
Bonds	R0130		
Government Bonds	R0140		
Corporate Bonds	R0150		
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180		
Derivatives	R0190		
Deposits other than cash equivalents	R0200		
Other investments	R0210		
Assets held for index-linked and unit-linked contracts	R0220		
Loans and mortgages	R0230		
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260		

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Reinsurance recoverables from:	R0270		
Non-life and health similar to non-life	R0280		
Life and health similar to life, excluding index-linked and unit-linked	R0315		
Life index-linked and unit-linked	R0340		
Deposits to cedants	R0350		
Insurance and intermediaries receivables	R0360		
Reinsurance receivables	R0370		
Receivables (trade, not insurance)	R0380		
Own shares (held directly)	R0390		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410		
Any other assets, not elsewhere shown	R0420		
Total assets	R0500		
Liabilities			
Technical provisions - total	R0505		
Technical provisions - non-life	R0510		
Technical provisions - life	R0515		
Best estimate - total	R0542		
Best estimate - non-life	R0544		
Best estimate - life	R0546		
Risk margin – total	R0552		

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Risk margin – non-life	R0554		
Risk margin – life	R0556		
Transitional (TMTP) – life	R0565		
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780		
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820		
Reinsurance payables	R0830		
Payables (trade, not insurance)	R0840		
Subordinated liabilities	R0850		
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870		
Any other liabilities, not elsewhere shown	R0880		
Total liabilities	R0900		
Excess of assets over liabilities	R1000		

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- (b) template IR.02.01.02, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards;

IR.02.01.02

Balance sheet

Quarterly solo and group, disclosure solo and group

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	

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Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Life and health similar to life, excluding index-linked and unit-linked	R0315	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	

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Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	
Excess of assets over liabilities	R1000	

- (c) template IR.02.01.07, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation according to the branch management accounts value for the branch operations;

IR.02.01.07

Balance sheet

Annual branch

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		Solvency II value	Branch management accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030		
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060		
Investments (other than assets held for index-linked and unit-linked contracts)	R0070		
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090		
Equities	R0100		
Equities - listed	R0110		
Equities - unlisted	R0120		
Bonds	R0130		
Government Bonds	R0140		
Corporate Bonds	R0150		
Structured notes	R0160		

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(Technical Standards) Regulations 2025**

Collateralised securities	R0170		
Collective Investments Undertakings	R0180		
Derivatives	R0190		
Deposits other than cash equivalents	R0200		
Other investments	R0210		
Assets held for index-linked and unit-linked contracts	R0220		
Loans and mortgages	R0230		
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260		
Reinsurance recoverables from:	R0270		
Non-life and health similar to non-life	R0280		
Life and health similar to life, excluding index-linked and unit-linked	R0315		
Life index-linked and unit-linked	R0340		
Deposits to cedants	R0350		
Insurance and intermediaries receivables	R0360		
Reinsurance receivables	R0370		
Receivables (trade, not insurance)	R0380		
Cash and cash equivalents	R0410		
Any other assets, not elsewhere shown	R0420		
Total assets	R0500		
Liabilities			

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Technical provisions - total	R0505		
Technical provisions - non-life	R0510		
Technical provisions - life	R0515		
Best estimate - total	R0542		
Best estimate - non-life	R0544		
Best estimate - life	R0546		
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780		
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820		
Reinsurance payables	R0830		
Payables (trade, not insurance)	R0840		
Any other liabilities, not elsewhere shown	R0880		
Total liabilities	R0900		
Excess of assets over liabilities	R1000		

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- (d) template IR.02.01.08, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards;

IR.02.01.08

Balance sheet

Quarterly branch

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	

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Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Life and health similar to life, excluding index-linked and unit-linked	R0315	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	

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Receivables (trade, not insurance)	R0380	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	
Liabilities		
Technical provisions - total	R0505	
Technical provisions - non-life	R0510	
Technical provisions - life	R0515	
Best estimate - total	R0542	
Best estimate - non-life	R0544	
Best estimate - life	R0546	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	

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Payables (trade, not insurance)	R0840	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	
Excess of assets over liabilities	R1000	

(e) template IRR.02.01.01, specifying balance sheet information using both the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation following the undertaking's financial statements (or the consolidated financial statements, as applicable);

IRR.02.01.01

Balance sheet

Annual RFF solo and group

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

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	

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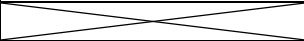
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	

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Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Life and health similar to life, excluding index-linked and unit-linked	R0315	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	
Liabilities		
Technical provisions - total	R0505	
Technical provisions - non-life	R0510	
Technical provisions - life	R0515	
Best estimate - total	R0542	
Best estimate - non-life	R0544	
Best estimate - life	R0546	

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Risk margin - total	R0552	
Risk margin - non-life	R0554	
Risk margin - life	R0556	
Transitional (TMTP) - life	R0565	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	
Excess of assets over liabilities	R1000	

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- (f) template IRR.02.01.07, specifying balance sheet information using the valuation in accordance with regulation 65 of the Insurance Companies Regulations and Chapter 2 of Part 1 of the Solvency 2 Technical Standards and the valuation according to the branch management accounts value for the branch operations.

IRR.02.01.07

Balance sheet

Annual RFF branch

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

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	

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Investments (other than assets held for index-linked and unit-linked contracts)	R0070	
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	

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Non-life and health similar to non-life	R0280	
Life and health similar to life, excluding index-linked and unit-linked	R0315	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	
Liabilities		
Technical provisions - total	R0505	
Technical provisions - non-life	R0510	
Technical provisions - life	R0515	
Best estimate - total	R0542	
Best estimate - non-life	R0544	
Best estimate - life	R0546	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	

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Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	
Excess of assets over liabilities	R1000	

6. IR.02.02 templates–

- (a) template IR.02.02.01, specifying information on assets and liabilities by currency.

IR.02.02.01

Assets and liabilities by currency

Annual solo and group

Material currency	R0010
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		Total value of all currencies	Value of the solvency II reporting currency	Value of remaining other currencies	Value of material currencies
		C0020	C0030	C0040	C0050
Assets					
Investments (other than assets held for index-linked and unit-linked contracts)	R0020				
Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	R0030				
Assets held for index-linked and unit-linked contracts	R0040				
Reinsurance recoverables	R0050				
Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	R0060				
Any other assets	R0070				

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Total assets	R010 0				
Liabilities					
Technical provisions (excluding index-linked and unit-linked contracts)	R011 0				
Technical provisions - index-linked and unit-linked contracts	R012 0				
Deposits from reinsurers and insurance, intermediaries and reinsurance payables	R013 0				
Derivatives	R014 0				
Financial liabilities	R015 0				
Contingent liabilities	R016 0				
Any other liabilities	R017 0				
Total liabilities	R020 0				

7. IR.02.03 templates–

- (a) template IR.02.03.07, specifying additional branch balance sheet information.

IR.02.03.07

**Additional branch balance sheet information
Annual branch**

Net value of encumbered assets

		Net value of encumbered assets
		C0010
Total assets as per balance sheet	R0010	

List of encumbered assets

Code and type of code of encumbered assets	Description of encumbered assets	Gross value as per balance sheet	Amount subject to prior security interests	Net value of encumbered assets	Description of encumbrance
C0020	C0040	C0050	C0060	C0070	C0080

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List of preferential claims - payable from branch available assets in priority to insurance claims

Line identification	Balance sheet liability	Gross value	Preferential claim	Net amount
C0130	C0090	C0100	C0110	C0120

8. IR.03.01 templates–

(a) template IR.03.01.01, specifying general information on off-balance sheet items;

IR.03.01.01

Off-balance sheet items - general

Annual solo

IR.03.01.01.01

Value of guarantee / collateral / contingent liabilities

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		Maximum value	Value of guarantee / collateral / contingent liabilities
		C0010	C0020
Guarantees provided by the undertaking, including letters of credit	R0010		
Of which, guarantees, including letters of credit provided to other undertakings of the same group	R0020		
Guarantees received by the undertaking, including letters of credit	R0030		
Of which, guarantees, including letters of credit received from other undertakings of the same group	R0040		
Collateral held			
Collateral held for loans made or bonds purchased	R0100		
Collateral held for derivatives	R0110		
Assets pledged by reinsurers for ceded technical provisions	R0120		
Other collateral held	R0130		
Total collateral held	R0200		
Collateral pledged			
Collateral pledged for loans received or bonds issued	R0210		
Collateral pledged for derivatives	R0220		
Assets pledged to cedants for technical provisions (reinsurance accepted)	R0230		
Other collateral pledged	R0240		
Total collateral pledged	R0300		
Contingent liabilities			

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Contingent liabilities not in Solvency II Balance Sheet	R0310		
Of which contingent liabilities toward entities of the same group	R0320		
Contingent liabilities in Solvency II Balance Sheet	R0330		
Total Contingent liabilities	R0400		

VG/Solvency II

VG/Solvency II

IR.03.01.01.02

Value of guaranteed assets and liabilities

		Value of assets for which collateral is held	Value of liabilities for which collateral is pledged
		C0030	C0040
Collateral held			
Collateral held for loans made or bonds purchased	R0100		
Collateral held for derivatives	R0110		
Assets pledged by reinsurers for ceded technical provisions	R0120		
Other collateral held	R0130		
Total collateral held	R0200		
Collateral pledged			
Collateral pledged for loans received or bonds issued	R0210		
Collateral pledged for derivatives	R0220		
Assets pledged to cedants for technical provisions (reinsurance accepted)	R0230		

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Other collateral pledged	R0240		
Total collateral pledged	R0300		

(b) template IR.03.01.04, specifying general information on off-balance sheet items.

IR.03.01.04

Off-balance sheet items - general

Annual group

IR.03.01.04.01

Value of guarantee / collateral / contingent liabilities

		Maximum value	Value of guarantee / collateral / contingent liabilities
		C0010	C0020
Guarantees provided by the group including letters of credit	R0010		
Of which, guarantees, including letters of credit provided to other undertakings of the same group	R0020		
Guarantees received by the group including letters of credit	R0030		
Of which, guarantees, including letters of credit received from other undertakings of the same group	R0040		
Collateral held			

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Collateral held for loans made or bonds purchased	R0100		
Collateral held for derivatives	R0110		
Assets pledged by reinsurers for ceded technical provisions	R0120		
Other collateral held	R0130		
Total collateral held	R0200		
Collateral pledged			
Collateral pledged for loans received or bonds issued	R0210		
Collateral pledged for derivatives	R0220		
Assets pledged to cedants for technical provisions (reinsurance accepted)	R0230		
Other collateral pledged	R0240		
Total collateral pledged	R0300		
Contingent liabilities			
Contingent liabilities not in Solvency II Balance Sheet	R0310		
Of which contingent liabilities toward entities of the same group	R0320		
Contingent liabilities in Solvency II Balance Sheet	R0330		
Total Contingent liabilities	R0400		

IR.03.01.04.02

Value of guaranteed assets and liabilities

Value of assets for which collateral is held	Value of liabilities for which collateral is pledged
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		C0030	C0040
Collateral held			
Collateral held for loans made or bonds purchased	R0100		
Collateral held for derivatives	R0110		
Assets pledged by reinsurers for ceded technical provisions	R0120		
Other collateral held	R0130		
Total collateral held	R0200		
Collateral pledged			
Collateral pledged for loans received or bonds issued	R0210		
Collateral pledged for derivatives	R0220		
Assets pledged to cedants for technical provisions (reinsurance accepted)	R0230		
Other collateral pledged	R0240		
Total collateral pledged	R0300		

9. IR.03.02 template–

- (a) template IR.03.02.01, providing a list of off-balance sheet unlimited guarantees received;

IR.03.02.01

Off-balance sheet items - unlimited guarantees received

Annual solo

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

(b) template IR.03.02.04, providing a list of off-balance sheet unlimited guarantees received.

IR.03.02.04

Off-balance sheet items - unlimited guarantees received

Annual group

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

10. IR.03.03 templates–

(a) template IR.03.03.01, providing a list of off-balance sheet unlimited guarantees provided;

IR.03.03.01**Off-balance sheet items - unlimited guarantees provided****Annual solo**

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

(b) template IR.03.03.04, providing a list of off-balance sheet unlimited guarantees provided.

IR.03.03.04**Off-balance sheet items - unlimited guarantees provided****Annual group**

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

11. IR.05.02 templates–

- (a) template IR.05.02.01, specifying information on premiums, claims and expenses by country, applying the valuation and recognition principles used in the undertaking's financial statements (or in the consolidated financial statements or the branch management accounts for the branch operations, as applicable).

IR.05.02.01

Premiums, claims and expenses by country

Annual solo, group and branch, disclosure solo and group

Home Country - non-life obligations

Top 5 countries (by amount of gross premiums

Total Top 5 and home country - non-life obligations

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written) - non-life obligations

		Home country	Country (by amount of gross premiums written) - non-life obligations	Total Top 5 and home country
		C0080	C0090	C0140
Premiums written				
Gross - Direct Business	R0110			
Gross - Proportional reinsurance accepted	R0120			
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140			
Net	R0200			
Premiums earned				
Gross - Direct Business	R0210			
Gross - Proportional reinsurance accepted	R0220			
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240			
Net	R0300			

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Claims incurred		X
Gross - Direct Business	R0310	
Gross - Proportional reinsurance accepted	R0320	
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	
Net	R0400	
Net expenses incurred	R0550	

X

X

Home Country - life obligations

Top 5 countries (by amount of gross premiums written) - life obligations

Total Top 5 and home country - life obligations

Home country
C0220

Country (by amount of gross premiums written) - life obligations
C0230

Total Top 5 and home country
C0280

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Premiums written		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross	R1410			
Reinsurers' share	R1420			
Net	R1500			
Premiums earned		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross	R1510			
Reinsurers' share	R1520			
Net	R1600			
Claims incurred		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gross	R1610			
Reinsurers' share	R1620			
Net	R1700			
Net expenses incurred	R1900			

12. IR.05.03 templates–

(a) template IR.05.03.01, specifying information on life income and expenditure;

IR.05.03.01

Life income and expenditure

Annual solo and branch

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		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Income								
Premiums written								
Gross direct business	R0010							
Gross reinsurance accepted	R0020							
Gross	R0030							
Reinsurers' share	R0040							
Net	R0050							
Investments and other income								
Investment income	R0060							
Realised and unrealised gains / (losses)	R0070							
Other income	R0080							
Total income	R0090							
Expenditure								

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Claims incurred								
Gross direct business	R0110							
Gross reinsurance accepted	R0120							
Gross	R0130							
Reinsurers' share	R0140							
Net	R0150							
Expenses incurred								
Gross direct business	R0160							
Gross reinsurance accepted	R0170							
Gross	R0180							
Reinsurers' share	R0190							
Net	R0200							
Analysis of gross expenses incurred								
Acquisition commission	R0210							
Acquisition costs - other	R0220							
Renewal commission	R0230							
Administrative expenses	R0240							
Investment management expenses	R0250							
Claims management expenses	R0260							
Overhead expenses	R0270							
Interest payable	R0280							

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**Financial Services (Insurance Supervisory Reporting)
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Taxation	R0290								
Other expenses	R0300								
Total expenditure	R0310								
Transfers and dividends									
Business transfers-in	R0410								
Business transfers-out	R0420								
Transfers to(from) other funds	R0430								
Dividends paid	R0440								

(b) template IR.05.03.02, specifying information on life income and expenditure;

IR.05.03.02

Life income and expenditure

Annual group, quarterly solo, group and branch, disclosure solo and group

	Insurance with profit	Index-linked and	Life annuities	Non-life	Other life	Health insurance	Total life and
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		participati on	unit- linked insuran ce		annuiti es	insuran ce		healt h
		C0010	C0020	C0030	C0040	C0050	C0060	C007 0
Premiums written								
Gross direct business	R001 0							
Gross reinsurance accepted	R002 0							
Gross	R003 0							
Reinsurers' share	R004 0							
Net	R005 0							
Claims incurred								
Gross direct business	R011 0							
Gross reinsurance accepted	R012 0							
Gross	R013 0							

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Reinsurers' share	R014 0								
Net	R015 0								
Expenses incurred									
Gross direct business	R016 0								
Gross reinsurance accepted	R017 0								
Gross	R018 0								
Reinsurers' share	R019 0								
Net	R020 0								
Other expenses	R030 0								
Transfers and dividends									
Dividends paid	R044 0								

(c) template IRR.05.03.01, specifying information on life income and expenditure.

IRR.05.03.01

Life income and expenditure

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Annual RFF solo

Ring Fenced Fund or remaining part	Z0020
Fund Number	Z0030

		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Income								
Premiums written								
Gross direct business	R0010							
Gross reinsurance accepted	R0020							
Gross	R0030							
Reinsurers' share	R0040							
Net	R0050							
Investments and other income								
Investment income	R0060							

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Realised and unrealised gains / (losses)	R0070							
Other income	R0080							
Total income	R0090							
Expenditure								
Claims incurred								
Gross direct business	R0110							
Gross reinsurance accepted	R0120							
Gross	R0130							
Reinsurers' share	R0140							
Net	R0150							
Expenses incurred								
Gross direct business	R0160							
Gross reinsurance accepted	R0170							
Gross	R0180							
Reinsurers' share	R0190							
Net	R0200							
Analysis of gross expenses incurred								
Acquisition commission	R0210							
Acquisition costs - other	R0220							

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Renewal commission	R0230							
Administrative expenses	R0240							
Investment management expenses	R0250							
Claims management expenses	R0260							
Overhead expenses	R0270							
Interest payable	R0280	X	X	X	X	X	X	X
Taxation	R0290	X	X	X	X	X	X	X
Other expenses	R0300	X	X	X	X	X	X	X
Total expenditure	R0310	X	X	X	X	X	X	X
Transfers and dividends		X	X	X	X	X	X	X
Business transfers-in	R0410	X	X	X	X	X	X	X
Business transfers-out	R0420	X	X	X	X	X	X	X
Transfers to(from) other funds	R0430	X	X	X	X	X	X	X
Dividends paid	R0440	X	X	X	X	X	X	X

13. IR.05.04 templates–

- (a) template IR.05.04.01, specifying information on non-life income, expenditure and business model analysis;

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IR.05.04.01.01
Non-life income, expenditure
and business model analysis :
reporting period

		All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																											
		All non-life business (ie excluding annuities stemming from accepted insurance and reinsurance contracts)																											
		Line of Business for: non-life insurance and accepted proportional reinsurance obligations																		Line of Business for: accepted non-proportional reinsurance									
		General liability insurance																											
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other motor insurance - personal lines	Motor vehicle other motor insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	Employers Liability	Public & products Liability	Professional Indemnity	Other general liability	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport	Property	Annuities stemming from non-life insurance contracts	Annuities stemming from non-life accepted reinsurance contracts				
		C0010	C0015	C0110	C0120	C0130	C0140	C0141	C0150	C0151	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0310	C0320	C0330	C0340	C0525	C0545		
Income																													
Premiums written																													
Gross written premiums	R0110																												
Gross written premiums - insurance (direct)	R0111																												
Gross written premiums - insurance (direct) - new business	R0112																												
Gross written premiums - accepted reinsurance	R0113																												
Gross written premiums - contracts of duration 12 months or less	R0120																												
Gross written premiums - contracts of duration more than 12 months	R0130																												
Gross written premiums - relating to contracts incepting prior to the period	R0140																												
Net written premiums	R0160																												

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IR.05.04.01.02																											
Non-life income, expenditure and business model analysis : plan year 1																											
		All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																									
		All non-life business (ie excluding annuities stemming from accepted insurance and reinsurance contracts)																									
		Line of Business for: non-life insurance and accepted proportional reinsurance obligations																	Line of Business for: accepted non-proportional reinsurance				Annuities stemming from non-life insurance contracts	Annuities stemming from non-life accepted reinsurance contracts			
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other motor insurance - personal lines	Motor vehicle other motor insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	General liability insurance				Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport			Property		
		C1010	C1015	C1110	C1120	C1130	C1140	C1141	C1150	C1151	C1160	C1170	C1180	C1190	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1310	C1320	C1330	C1340	C1525	C1545

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IR.05.04.01.03																									
Non-life income, expenditure and business model analysis : plan year 2																									
All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																									
All non-life business (ie excluding annuities stemming from accepted insurance and reinsurance contracts)																									
Line of Business for: non-life insurance and accepted proportional reinsurance obligations																									
Line of Business for: accepted non-proportional reinsurance																									
Annuities stemming from non-life insurance contracts																									
Annuities stemming from non-life accepted reinsurance contracts																									
General liability insurance																									
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other motor insurance - personal lines	Motor vehicle other motor insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	Employers Liability	Public & products Liability	Professional Indemnity	Other general liability	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport	Property	C2525	C2545		
C2010	C2015	C2110	C2120	C2130	C2140	C2141	C2150	C2151	C2160	C2170	C2180	C2190	C2200	C2210	C2220	C2230	C2240	C2250	C2260	C2310	C2320	C2330	C2340	C2525	C2545
Income																									
Premiums written																									
Gross written premiums	R0110																								
Gross written premiums - insurance (direct)	R0111																								
Gross written premiums - insurance (direct) - new business	R0112																								
Gross written premiums - accepted reinsurance	R0113																								
Net written premiums	R0160																								

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IR.05.04.01.05																							
Non-life income, expenditure and business model analysis: distribution channel split : reporting period																							
Personal lines - motor					Personal lines - household					Personal lines - other					Commercial lines								
Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated				Underwriting not outsourced or delegated				
	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other		Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other		Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	External agents excluding brokers	Service companies within own group	Broker facilities	Other	Direct / open market	Broker / intermediary	Lineslips, schemes, etc	Other	
C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750	C0760	C0770	C0780	C0790	C0800	C0810	C0820	C0830	

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IR.05.04.01.06																							
: distribution channel split : plan year 1																							
Personal lines - motor					Personal lines - other					Commercial lines													
Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated				Underwriting not outsourced or delegated				
	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other		Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other		Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	External agents excluding brokers	Service companies within own group	Broker facilities	Other	Direct / open market	Broker / intermediary	Lineslips, schemes, etc	Other	
C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750	C1760	C1770	C1780	C1790	C1800	C1810	C1820	C1830	
Income																							
Premiums written																							
Gross written premiums	R0110																						
Gross written premiums - insurance (direct)	R0111																						
Gross written premiums - accepted reinsurance	R0113																						

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IR.05.04.01.08																							
: distribution channel split : plan year 3																							
Personal lines - motor						Personal lines - household					Personal lines - other					Commercial lines							
Underwriting outsourced or delegated	Underwriting not outsourced or delegated					Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated	Underwriting not outsourced or delegated				Underwriting outsourced or delegated				Underwriting not outsourced or delegated			
	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Direct / open market / PCW		Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Direct / open market / PCW		Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	External agents excluding brokers	Service companies within own group	Broker facilities	Other	Direct / open market	Broker / intermediary	Lineslips, schemes, etc	Other	
C3610	C3620	C3630	C3640	C3650	C3660	C3670	C3680	C3690	C3700	C3710	C3720	C3730	C3740	C3750	C3760	C3770	C3780	C3790	C3800	C3810	C3820	C3830	
Income																							
Premiums written																							
Gross written premiums	R0110																						
Gross written premiums - insurance (direct)	R0111																						
Gross written premiums - accepted reinsurance	R0113																						

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IR.05.04.07.02																													
Non-life income, expenditure and business model analysis : plan year 1																													
All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																													
All non-life business (e excluding annuities stemming from accepted insurance and reinsurance contracts)																													
Line of Business for: non-life insurance and accepted proportional reinsurance obligations																													
Line of Business for: accepted non-proportional reinsurance																													
General liability insurance																													
Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other motor insurance - personal lines	Motor vehicle other motor insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	Employers Liability	Public & products Liability	Professional Indemnity	Other general liability	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport	Property	Annuities stemming from non-life insurance contracts	Annuities stemming from non-life accepted reinsurance contracts						
C1010	C1015	C109	C1110	C1120	C1130	C1140	C1141	C1150	C1151	C1160	C1170	C1180	C1189	C1190	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1309	C1310	C1320	C1330	C1340	C1525	C1545	
Income																													
Premiums written																													
Gross written premiums	R0110																												
Gross written premiums - insurance (direct)	R0111																												
Gross written premiums - insurance (direct) - new business	R0112																												
Gross written premiums - accepted reinsurance	R0113																												
Net written premiums	R0160																												
Premiums earned and provision for unearned																													
Gross earned premiums	R0210																												
Net earned premiums	R0220																												
Net earned premiums from business transfers-in	R0410																												

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IR.05.04.07.04 Non-life income, expenditure and business model analysis : plan year 3		All business (including annuities stemming from accepted non-life insurance and reinsurance contracts)																											
		All non-life business (ie excluding annuities stemming from accepted insurance and reinsurance contracts)																											
		Line of Business for: non-life insurance and accepted proportional reinsurance obligations																						Line of Business for: accepted non-proportional reinsurance					
														General liability insurance															
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance - personal lines	Motor vehicle liability insurance - non-personal lines	Motor vehicle other insurance - personal lines	Motor vehicle other insurance - non-personal lines	Marine, aviation and transport insurance	Fire and other damage to property insurance - personal lines	Fire and other damage to property insurance - non-personal lines	Employers Liability	Public & products Liability	Professional Indemnity	Other general liability	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation and transport	Property	Annuities stemming from non-life insurance contracts	Annuities stemming from non-life accepted reinsurance contracts				
C3010	C3015	C3109	C3110	C3120	C3130	C3140	C3141	C3150	C3151	C3160	C3170	C3180	C3189	C3190	C3200	C3210	C3220	C3230	C3240	C3250	C3260	C3309	C3310	C3320	C3330	C3340	C3525	C3545	
Income																													
Premiums written																													
Gross written premiums	R0110																												
Gross written premiums - insurance (direct)	R0111																												
Gross written premiums - insurance (direct) - new business	R0112																												
Gross written premiums - accepted reinsurance	R0113																												
Net written premiums	R0160																												
Premiums earned and provision for unearned																													
Gross earned premiums	R0210																												
Net earned premiums	R0220																												
Net earned premiums from business transfers-in	R0410																												

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IR.05.04.07.06
Non-life income,
expenditure and
business model
analysis : distribution
channel split : plan
year 1

	Personal lines - motor						Personal lines - household						Personal lines - other					Commercial lines															
	Underwriting outsourced or delegated			Underwriting not outsourced or delegated			Underwriting outsourced or delegated			Underwriting not outsourced or delegated			Underwriting outsourced or delegated			Underwriting not outsourced or delegated		Underwriting outsourced or delegated				Underwriting not outsourced or delegated											
	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	External agents excluding brokers	Service companies within own group	Broker facilities	Other	Direct / open market	Broker / intermediary	Lineslips, schemes, etc	Other										
	C1609	C1610	C1619	C1620	C1630	C1640	C1650	C1659	C1660	C1669	C1670	C1680	C1690	C1700	C1709	C1710	C1719	C1720	C1730	C1740	C1750	C1759	C1760	C1770	C1780	C1790	C1799	C1800	C1810	C1820	C1830		
Income																																	
Premiums written																																	
Gross written premiums	R0110																																
Gross written premiums - insurance (direct)	R0111																																
Gross written premiums - accepted reinsurance	R0113																																

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IR.05.04.07.07
Non-life income,
expenditure and
business model
analysis : distribution
channel split : plan
year 2

	Personal lines - motor										Personal lines - household					Personal lines - other					Commercial lines											
	Underwriting not outsourced or delegated					Underwriting outsourced or delegated					Underwriting not outsourced or delegated					Underwriting outsourced or delegated					Underwriting outsourced or delegated				Underwriting not outsourced or delegated							
	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	Underwriting outsourced or delegated	Direct / open market / PCW	Broker / intermediary	Partnerships, affiliates, schemes, etc	Other	External agents excluding brokers	Service companies within own group	Broker facilities	Other	Direct / open market	Broker / intermediary	Lineslips, schemes, etc	Other				
C2609	C2610	C2619	C2620	C2630	C2640	C2650	C2659	C2660	C2669	C2670	C2680	C2690	C2700	C2709	C2710	C2719	C2720	C2730	C2740	C2750	C2758	C2759	C2760	C2770	C2780	C2790	C2799	C2800	C2810	C2820	C2830	
Income																																
Premiums written																																
Gross written premiums	R0110																															
Gross written premiums - insurance (direct)	R0111																															
Gross written premiums - accepted reinsurance	R0113																															

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Country	Z0010							
		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Premiums written								
Gross direct business	R0010							
Gross reinsurance accepted	R0020							
Gross	R0030							
Claims incurred								
Gross direct business	R0110							
Gross reinsurance accepted	R0120							
Gross	R0130							

15. IR.05.06 templates–

- (a) template IR.05.06.01, specifying information on non-life premiums and claims by country.

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16. IR.05.07 templates–

(a) template IR.05.07.01, specifying information on the portfolio of securities.

IR.05.07.01									
Business Model Analysis - Financial Guarantee Insurers									
Annual solo and branch									
IR.05.07.01.01									
Exposures									
		ID Code	Item Title	Issuer Name	Issuer Code	Issuer Sector	Issuer Group		
Line	R0010	C0010	C0030	C0040	C0050	C0070	C0080		
		Issuer Group Code	Issuer Country	CIC	Type of security	Type of structured product	External rating	Nominated ECAI	Expected loss given default
Line	R0010	C0090	C0110	C0120	C0130	C0140	C0150	C0161	C0170
		Probability of default	Internal rating	Watchlist	Mean term	Inception date	Expected maturity date	Currency	Gross par exposure
Line	R0010	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

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IR.05.07.01.02														
Financial year end dates														
		Future years												
			1	2	3	4	5	6	7	8	9	10	11	12
Financial year end	R0020	C0259	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370
		Future years												
		13	14	15	16	17	18	19	20	21	22	23	24	25
Financial year end	R0020	C0380	C0390	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500
		Future years												
		26	27	28	29	30	31	32	33	34	35	36	37	38
Financial year end	R0020	C0510	C0520	C0530	C0540	C0550	C0560	C0570	C0580	C0590	C0600	C0610	C0620	C0630
		Future years												
		39	40	41	42	43	44	45	46	47	48	49	50	
Financial year end	R0020	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750	

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IR.05.07.01.03														
Exposure analysis in each future year														
		Gross par exposure in future years												
		ID Code	1	2	3	4	5	6	7	8	9	10	11	
Line	R0030	C0010	C0759	C0760	C0770	C0780	C0790	C0800	C0810	C0820	C0830	C0840	C0850	C0860
			a											
		Gross par exposure in future years												
		12	13	14	15	16	17	18	19	20	21	22	23	
Line	R0030	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950	C0960	C0970	C0980	
		Gross par exposure in future years												
		24	25	26	27	28	29	30	31	32	33	34	35	
Line	R0030	C0990	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	
		Gross par exposure in future years												
		36	37	38	39	40	41	42	43	44	45	46		
Line	R0030	C1110	C1120	C1130	C1140	C1150	C1160	C1170	C1180	C1190	C1200	C1210		
		Gross par exposure in future years												
		47	48	49	50									
Line	R0030	C1220	C1230	C1240	C1250									

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IR.05.07.01.04															
Future cash flows - Premium receivable in each future year (undiscounted)															
Line	R0040	ID Code	Outstanding premium	Premium receivable in each future year (undiscounted)											
				C1269	1	2	3	4	5	6	7	8	9	10	
		C0010	C1260		C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350	C1360	
Premium receivable in each future year (undiscounted)															
Line	R0040	11	12	13	14	15	16	17	18	19	20	21	22	23	
															C1370
Premium receivable in each future year (undiscounted)															
Line	R0040	24	25	26	27	28	29	30	31	32	33	34	35	36	37
Premium receivable in each future year (undiscounted)															
Line	R0040	38	39	40	41	42	43	44	45	46	47	48	49	50	
															C1640

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IR.05.07.01.05 Future cash flows - Claims payable in each future year (undiscounted)															
Line	R0050	ID Code	Provision for claims	Claims payable in each future year (undiscounted)											
		C0010	C1770	1 C1780	2 C1790	3 C1800	4 C1810	5 C1820	6 C1830	7 C1840	8 C1850	9 C1860	10 C1870		
Claims payable in each future year (undiscounted)															
Line	R0050	11 C1880	12 C1890	13 C1900	14 C1910	15 C1920	16 C1930	17 C1940	18 C1950	19 C1960	20 C1970	21 C1980	22 C1990	23 C2000	
Claims payable in each future year (undiscounted)															
Line	R0050	24 C2010	25 C2020	26 C2030	27 C2040	28 C2050	29 C2060	30 C2070	31 C2080	32 C2090	33 C2100	34 C2110	35 C2120	36 C2130	37 C2140
Claims payable in each future year (undiscounted)															
Line	R0050	38 C2150	39 C2160	40 C2170	41 C2180	42 C2190	43 C2200	44 C2210	45 C2220	46 C2230	47 C2240	48 C2250	49 C2260	50 C2270	

17. IR.05.08 templates–

- (a) template IR.05.08.01, specifying information on material pooling agreements.

IR.05.08.01 Material pooling arrangements Annual solo and branch								
Line	R0010	Pool name	Line of business	Policy year end	Claims payable to other pool members	Recoveries from other pool members	Gross technical provisions attributable to the claims of other pool members	Pool members share of gross technical provisions
				C0010	C0020	C0030	C0040	C0050

18. IR.05.09 templates–

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(a) template IR.05.09.01, specifying information on calls for contributions and the financial performance of the undertaking (or third country branch, as applicable).

IR.05.09.01												
Assessable mutuals												
Annual solo and branch												
		Class code	Policy year end	Class of mutual members	Status of policy year	Calls made that were due in prior financial years	Calls made that were due in current financial year	Deferred / budgeted calls that are due in future years	Estimated total calls	Calls not collected	Assumed reinsurance premiums	Fixed premiums receivable from mutual members
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Line	R0010											
		Fixed premiums receivable from	Reinsurance premiums ceded	Net claims incurred (cumulative)	Net claims provisions	Number of members			Tonnage entered by			
		Mutual members	Fixed premium members	Reinsured members	Mutual members	Fixed premium members	Reinsured members	Mutual members	Fixed premium members	Reinsured members		
		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	
Line	R0010											

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19. IR.05.10 templates–

(a) template IR.05.10.01, specifying excess capital generation.

IR.05.10.01

Excess capital generation

Annual solo

		Most recent reporting period	Plan year 1	Plan year 2	Plan year 3
		C0010	C0020	C0030	C0040
Excess capital generation					
Existing business - Own Funds generation - current backbook	R0010				
Existing business - Own Funds generation - planned new business	R0020				
Existing business - SCR run-off - current backbook	R0030				
Existing business - SCR run-off - planned new business	R0040				
Existing business - RM run-off - current backbook	R0050				
Existing business - RM run-off - planned new business	R0060				
Existing business - TMTP run-off	R0070				
Existing business - total capital generation	R0080				
New business - change in own funds	R0090				

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New business - change in risk margin	R0100				
New business - change in SCR	R0110				
New business - total capital generation	R0120				
Underlying capital generation	R0130				
Experience variance	R0140				
Economic variance	R0150				
Other operating variance	R0160				
Total variances	R0170				
Organic capital generation	R0180				
Management actions	R0190				
Assumption changes	R0200				
Model changes	R0210				
Total management actions, assumption & model changes	R0220				
Portfolio transfers	R0230				
Shareholder transfers from with-profit funds during the year	R0240				
Debt raise	R0250				
Debt repayment	R0260				
Net equity issuance during the year	R0270				
Debt interest expense	R0280				
Dividends paid	R0290				
Total of transfers, debt funding, equity funding, dividends paid	R0310				
Other inorganic changes	R0320				

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Total change in excess capital	R0400				
Capital					
Own Funds - at the start of the period	R0500				
Own Funds - at the end of the period	R0510				
SCR - at the start of the period	R0520				
SCR - at the end of the period	R0530				
Excess capital - at the start of the period	R0540				
Excess capital - at the end of the period	R0550				
Premiums					
Savings & investments premiums	R0600				
Individual pensions premiums	R0610				
Corporate pensions premiums	R0620				
Protection premiums	R0630				
Annuities premiums	R0640				
Total premiums	R0650				

20. IR.06.02 templates–

- (a) template IR.06.02.01, providing an item-by-item list of assets;

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IR.06.02.01

List of
assets

Annual and quarterly, solo

IR.06.02.01.

01

Information on positions held

Line identification	Asset ID Code and Type of code	Fund number	Matching portfolio number	Portfolio	Asset held in unit linked and index linked contracts	Asset pledged as collateral	Country of custody	Custodian	Quantity	Par amount	Valuation method	Acquisition value	Total Solvency II amount	Accrued interest
C0001	C0040	C0070	C0080	C0060	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180

IR.06.02.01.

02

Information on assets

Asset ID Code and Type of code	Item Title	Issuer Name	Issuer Code and Type of code	Issuer Sector	Issuer Group	Issuer Group Code and Type of code	Issuer Country	Currency	CIC	SCR calculation approach for CIU	Infrastructure investment	Holdings in related undertakings, including participations	External rating	Nominated ECAI	Credit quality step	Internal rating	Duration	Unit Solvency II price	Unit percentage of par amount Solvency II price	Maturity date
C0040	C0190	C0200	C0210	C0230	C0240	C0250	C0270	C0280	C0290	C0292	C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380	C0390

(b) template IR.06.02.04, providing an item-by-item list of assets.

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IR.06.02.04

List of assets

Annual and quarterly, group

IR.06.02.04.01

Information on positions held

Line identification	Identification code and type of code of the undertaking	Asset ID Code and Type of code	Fund number	Matching portfolio number	Legal name of the undertaking	Portfolio	Asset held in unit linked and index linked contracts	Asset pledged as collateral	Country of custody	Custodian	Quantity	Par amount	Valuation method	Acquisition value	Total Solvency II amount	Accrued interest
C0001	C0020	C0040	C0070	C0080	C0010	C0060	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180

IR.06.02.04.02

Information on assets

Asset ID Code and Type of code	Item Title	Issuer Name	Issuer Code and Type of code	Issuer Sector	Issuer Group	Issuer Group Code and Type of code	Issuer Country	Currency	CIC	Infrastructure investment	Participation	External rating	Nominated ECAI	Credit quality step	Internal rating	Duration	Unit Solvency II price	Unit percentage of par amount Solvency II price	Maturity date
C0040	C0190	C0200	C0210	C0230	C0240	C0250	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380	C0390

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21. IR.06.03 templates–

- (a) template IR.06.03.01, providing information on the look-through of all collective investments held by the undertaking (or group, as applicable).

IR.06.03.01

Collective investment undertakings - look-through approach

Annual and semi-annually, solo and group

Line identification	Collective Investments Undertaking ID Code and Type of code	Underlying asset category	Country of issue	Currency	Total amount
C0100	C0010	C0030	C0040	C0050	C0060

22. IR.08.01 templates–

- (a) template IR.08.01.01, providing an item-by-item list of open positions of derivatives;

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IR.08.01.01
Open derivatives
Annual and quarterly, solo

IR.08.01.01.01
Information on positions held

Line identification	Derivative ID Code and Type of code	Fund number	Instrument underlying the derivative (code and type of code)	Portfolio	Derivatives held in index-linked and unit-linked contracts	Use of derivative	Delta	Notional amount of the derivative	Buyer / Seller	Premium paid to date	Premium received to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Duration	Solvency II value	Valuation method
C0440	C0040	C0070	C0090	C0060	C0080	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

IR.08.01.01.02
Information on derivatives

Derivative ID Code and Type of code	Counterparty Name	Counterparty Code and Type of code	External rating	Nominated ECAI	Credit quality step	Internal rating	Counterparty Group	Counterparty group code and type of code	Contract name	Currency	CIC	Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0040	C0260	C0270	C0290	C0300	C0310	C0320	C0330	C0340	C0360	C0370	C0380	C0390	C0400	C0410	C0420	C0430

(b) template IR.08.01.04, providing an item-by-item list of open positions of derivatives.

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IR.08.01.04

Open derivatives

Annual and quarterly, group

IR.08.01.04.01

Information on positions held

Line identification	Identification code and type of code of the undertaking	Derivative ID Code and Type of code	Fund number	Instrument underlying the derivative (code and type of code)	Legal name of the undertaking	Portfolio	Derivatives held in index-linked and unit-linked contracts	Use of derivative	Delta	Notional amount of the derivative	Buyer / Seller	Premium paid to date	Premium received to date	Number of contracts	Contract size	Maximum loss under unwinding event	Swap outflow amount	Swap inflow amount	Initial date	Duration	Solvency II value	Valuation method
C0440	C0020	C0040	C0070	C0090	C0010	C0060	C0080	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250

IR.08.01.04.02

Information on derivatives

Derivative ID Code and Type of code	Counterparty Name	Counterparty Code and Type of code	External rating	Nominated ECAI	Credit quality step	Internal rating	Counterparty Group	Counterparty group code and type of code	Contract name	Currency	CIC	Trigger value	Unwind trigger of contract	Swap delivered currency	Swap received currency	Maturity date
C0040	C0260	C0270	C0290	C0300	C0310	C0320	C0330	C0340	C0360	C0370	C0380	C0390	C0400	C0410	C0420	C0430

23. IR.09.01 templates–

- (a) template IR.09.01.01, specifying information on income, gains and losses in the reporting period by asset category;

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IR.09.01.01

Income/gains and losses in the period
Annual solo

Line identification	Asset category	Portfolio	Asset held in unit-linked and index-linked contracts	Dividends	Interest	Rent	Net gains and losses	Unrealised gains and losses
C0001	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

(b) template IR.09.01.04, specifying information on income, gains and losses in the reporting period by asset category.

IR.09.01.04

Income/gains and losses in the period
Annual group

Line identification	Identification code and type of code of the undertaking	Legal name of the undertaking	Asset category	Portfolio	Asset held in unit-linked and index-	Dividends	Interest	Rent	Net gains and losses	Unrealised gains and losses

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					linked contracts					
C0001	C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110

24. IR.10.01 templates–

(a) template IR.10.01.01, providing an item-by-item list of securities lending and repurchase agreements, on and off-balance sheet;

IR.10.01.01
Securities lending and repos
Annual solo

Line identification	Fund number	Portfolio	Asset category	Counterparty Name	Counterparty code and type of code	Counterparty asset category	Assets held in unit-linked and index-linked contracts	Position in the Contract	Near leg amount	Far leg amount	Start date	Maturity date	Solvency II Value
C0180	C0050	C0040	C0060	C0070	C0080	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170

(b) template IR.10.01.04, providing an item-by-item list of securities lending and repurchase agreements on and off-balance sheet.

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IR.10.01.04
Securities lending and repos
Annual group

Line identification	Identification code and type of code of the undertaking	Fund number	Legal name of the undertaking	Portfolio	Asset category	Counterparty Name	Counterparty code and type of code	Counterparty asset category	Assets held in unit-linked and index-linked contracts	Position in the Contract	Near leg amount	Far leg amount	Start date	Maturity date	Solvency II Value
C0180	C0020	C0050	C0010	C0040	C0060	C0070	C0080	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170

25. IR.11.01 templates–

- (a) template IR.11.01.01, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral;

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IR.11.01.01

Assets held as collateral
Annual solo

IR.11.01.01.01

Information on positions held

Line identification	Asset ID Code and Type of code	Information on the assets held								Information on the asset for which collateral is held
		Name of counterparty pledging the collateral	Name of the group of the counterparty pledging the collateral	Country of custody	Quantity	Par amount	Valuation method	Total amount	Accrued interest	Type of asset for which the collateral is held
C0290	C0040	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

IR.11.01.01.02

Information on assets

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

- (b) template IR.11.01.04, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral.

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IR.11.01.04

Assets held as collateral
Annual group

IR.11.01.04.01

Information on positions held

Line identification	Identification code and type of code of the undertaking	Asset ID Code and Type of code	Information on the assets held									Information on the asset for which collateral is held
			Legal name of the undertaking	Name of counterparty pledging the collateral	Name of the group of the counterparty pledging the collateral	Country of custody	Quantity	Par amount	Valuation method	Total amount	Accrued interest	Type of asset for which the collateral is held
C0290	C0020	C0040	C0010	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140

IR.11.01.04.02

Information on assets

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

26. IR.12.01 templates–

- (a) template IR.12.01.01, specifying information on life technical provisions (or the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), as applicable);

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IR.12.01.01								
Life technical provisions								
Annual solo and branch								
		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Best Estimate								
Gross Best Estimate (direct business)	R0025							
Gross Best Estimate (reinsurance accepted)	R0026							
Gross Best Estimate	R0030							
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040							
<i>Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses</i>	R0050							
<i>Recoverables from SPV before adjustment for expected losses</i>	R0060							
<i>Recoverables from Finite Re before adjustment for expected losses</i>	R0070							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
TMTP - risk margin	R0140							
TMTP - best estimate dynamic component	R0150							
TMTP - best estimate non-dynamic component	R0160							
TMTP - amortisation adjustment	R0170							
Transitional Measure on Technical Provisions	R0180							
Technical provisions - total	R0200							
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210							
Surrender value	R0300							
Nominal value of units	R0302							
Matching value of units	R0304							
Best estimate subject to transitional of the interest rate	R0310							
Technical provisions without transitional on interest rate	R0320							
Best estimate subject to volatility adjustment	R0330							
Technical provisions without volatility adjustment and without other transitional measures	R0340							
Best estimate subject to matching adjustment	R0350							
Technical provisions without matching adjustment and without all the other	R0360							

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- (b) template IR.12.01.02, specifying information on life technical provisions (or the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), as applicable);

IR.12.01.02								
Life technical provisions								
Quarterly solo and branch, disclosure solo								
		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Best Estimate								
Gross Best Estimate (direct business)	R0025							
Gross Best Estimate (reinsurance accepted)	R0026							
Gross Best Estimate	R0030							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
TMTP - risk margin	R0140							
TMTP - best estimate dynamic component	R0150							
TMTP - best estimate static component	R0160							
TMTP - amortisation adjustment	R0170							
Transitional Measure on Technical Provisions	R0180							
Technical provisions - total	R0200							

- (c) template IRR.12.01.01, specifying information on life technical provisions (or the provisions referred to in regulation 154 of the Insurance Companies Regulations (life), as applicable).

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IRR.12.01.01									
Life technical provisions									
Annual RFF solo and branch									
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020								
Fund/Portfolio Number	Z0030								
		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
Best Estimate									
Gross Best Estimate (direct business)	R0025								
Gross Best Estimate (reinsurance accepted)	R0026								
Gross Best Estimate	R0030								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
TMTP - risk margin	R0140								
TMTP - best estimate dynamic component	R0150								
TMTP - best estimate static component	R0160								
TMTP - amortisation adjustment	R0170								
Transitional Measure on Technical Provisions	R0180								
Technical provisions - total	R0200								

27. IR.12.03 templates–

- (a) template IR.12.03.01, specifying information on life best estimate (or life branch best estimate, as applicable) liabilities by country.

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IR.12.03.01								
Life best estimate liabilities by country								
Annual country solo and branch								
Country	Z0010							
		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
Best Estimate								
Gross Best Estimate (direct business)	R0025							
Gross Best Estimate (reinsurance accepted)	R0026							
Gross Best Estimate	R0030							

28. IR.12.04 templates–

- (a) template IR.12.04.01, specifying information on best estimate assumptions for life insurance risks.

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IR.12.04.01										
Best estimate assumptions for life insurance risks										
Annual solo										
Assumption		Valuation year Y basis	Previous year Y-1 basis	Previous year Y-1 experience	Previous year Y-2 experience	Previous year Y-3 experience	Previous year Y-4 experience	Previous year Y-5 experience	Underlying table	Subcategory description
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Best Estimate Assumptions for Life Insurance Risks [percentage]										
Assurance mortality (male non-smoker)	R0010									
Subcategory 1	R0020									
Subcategory 2	R0030									
Subcategory 3	R0040									
Assurance mortality (male aggregate)	R0050									
Subcategory 1	R0060									
Subcategory 2	R0070									
Subcategory 3	R0080									

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Individual pension annuitant mortality (male)	R0290									
Subcategory 1	R0300									
Subcategory 2	R0310									
Subcategory 3	R0320									
Individual pension annuitant mortality (female)	R0330									
Subcategory 1	R0340									
Subcategory 2	R0350									
Subcategory 3	R0360									
Bulk pension annuitant mortality (male)	R0370									
Subcategory 1	R0380									
Subcategory 2	R0390									
Subcategory 3	R0400									
Bulk pension annuitant mortality (female)	R0410									
Subcategory 1	R0420									
Subcategory 2	R0430									
Subcategory 3	R0440									
Critical illness (male non-smoker)	R0450									
Subcategory 1	R0460									
Subcategory 2	R0470									
Subcategory 3	R0480									
Critical illness (female non-smoker)	R0490									
Subcategory 1	R0500									
Subcategory 2	R0510									
Subcategory 3	R0520									

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		Value of bonus (no shareholder participation)	Value of bonus (shareholder participation)	Total
		C0030	C0040	C0050
Distribution of profits as discretionary benefits to policyholders				
Bonuses added at date of claim	R0010			
Clawback of past bonuses at date of claim	R0020			
Cash bonuses	R0030			
Reversionary bonuses	R0040			
Other bonuses	R0050			
Total distribution of profits as discretionary benefits to policyholders	R0060			
Shareholder transfer				
Shareholder proportion	R0080			
Shareholder transfer accruing during the financial year	R0090			
Amount brought forward	R0100			
Amount transferred	R0110			
Amount carried forward	R0120			
IRR.12.05.01				
With-profits value of bonus				
Annual RFF solo and branch				

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Ring-fenced fund	Z0010			
Fund number	Z0020			
		Value of bonus (no shareholder participation)	Value of bonus (shareholder participation)	Total
		C0030	C0040	C0050
Distribution of profits as discretionary benefits to policyholders				
Bonuses added at date of claim	R0010			
Clawback of past bonuses at date of claim	R0020			
Cash bonuses	R0030			
Reversionary bonuses	R0040			
Other bonuses	R0050			
Total distribution of profits as discretionary benefits to policyholders	R0060			
Shareholder transfer				
Shareholder proportion	R0080			
Shareholder transfer accruing during the financial year	R0090			
Amount brought forward	R0100			
Amount transferred	R0110			
Amount carried forward	R0120			

(b) template IRR.12.05.01, specifying information on value of bonus for with-profits insurance business.

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IRR.12.05.01

**With-profits value of bonus
Annual RFF solo and branch**

Ring-fenced fund	Z0010			
Fund number	Z0020			
		Value of bonus (no shareholder participation)	Value of bonus (shareholder participation)	Total
		C0030	C0040	C0050
Distribution of profits as discretionary benefits to policyholders				
Bonuses added at date of claim	R0010			
Clawback of past bonuses at date of claim	R0020			
Cash bonuses	R0030			
Reversionary bonuses	R0040			
Other bonuses	R0050			
Total distribution of profits as discretionary benefits to policyholders	R0060			
Shareholder transfer				
Shareholder proportion	R0080			
Shareholder transfer accruing during the financial year	R0090			

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Amount brought forward	R0100			
Amount transferred	R0110			
Amount carried forward	R0120			

30. IR.12.06 templates–

(a) template IR.12.06.01, specifying information on liabilities and assets for with-profits insurance business;

IR.12.06.01

With-profits liabilities and assets

Annual solo and branch

		Amount
		C0030
With-profits best estimate liabilities		
With-profits benefits reserve	R0010	
Asset shares where applicable	R0020	
Total past miscellaneous surplus included in WPBR	R0030	
Miscellaneous surplus added at valuation date included in WPBR	R0040	
Prospective reserve where asset shares not applicable	R0050	
Future policy related liabilities	R0060	
Future costs of contractual guarantees	R0070	

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Future costs of non-contractual commitments	R0080	
Future costs of financial options	R0090	
Future costs of smoothing (possibly negative)	R0100	
Financing costs	R0110	
Other with-profits insurance liabilities	R0120	
Planned deductions for guarantees, options and smoothing	R0130	
Planned deductions for other costs	R0140	
Total with-profits best estimate liabilities	R0150	
Annual investment return in valuation year		
Overall investment return post investment costs but pre-tax	R0160	
Investment return allocated to non taxable 'asset shares'	R0170	
Investment return allocated to taxable 'asset shares'	R0180	
Miscellaneous surplus adjustment to investment return	R0190	
Assets backing with-profits benefits reserve		
Government bonds	R0200	
Corporate bonds	R0210	
Equity	R0220	
Property	R0230	
Cash	R0240	
Other assets	R0250	
Assets backing future policy related liabilities		

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Government bonds	R0260	
Corporate bonds	R0270	
Equity	R0280	
Property	R0290	
Cash	R0300	
Other assets	R0310	

(b) template IRR.12.06.01, specifying information on liabilities and assets for with-profits insurance business.

IRR.12.06.01

With-profits liabilities and assets

Annual RFF solo and branch

Ring-fenced fund	Z0010	
Fund number	Z0020	

-	-	-
		Amount
		C0030
With-profits best estimate liabilities		
With-profits benefits reserve	R0010	
Asset shares where applicable	R0020	
Total past miscellaneous surplus included in WPBR	R0030	

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Miscellaneous surplus added at valuation date included in WPBR	R0040	
Prospective reserve where asset shares not applicable	R0050	
Future policy related liabilities	R0060	
Future costs of contractual guarantees	R0070	
Future costs of non-contractual commitments	R0080	
Future costs of financial options	R0090	
Future costs of smoothing (possibly negative)	R0100	
Financing costs	R0110	
Other with-profits insurance liabilities	R0120	
Planned deductions for guarantees, options and smoothing	R0130	
Planned deductions for other costs	R0140	
Total with-profits best estimate liabilities	R0150	
Annual investment return in valuation year		
Overall investment return post investment costs but pre-tax	R0160	
Investment return allocated to non taxable 'asset shares'	R0170	
Investment return allocated to taxable 'asset shares'	R0180	
Miscellaneous surplus adjustment to investment return	R0190	
Assets backing with-profits benefits reserve		
Government bonds	R0200	
Corporate bonds	R0210	
Equity	R0220	

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Property	R0230	
Cash	R0240	
Other assets	R0250	
Assets backing future policy related liabilities		
Government bonds	R0260	
Corporate bonds	R0270	
Equity	R0280	
Property	R0290	
Cash	R0300	
Other assets	R0310	

31. IR.14.01 templates–

- (a) template IR.14.01.01 specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities stemming from non-life contracts, by product issued by the undertaking (or third country branch, as applicable).

IR.14.01.01										
Life obligations analysis										
Annual solo and branch										
Line identification	Product ID code	Fund number	Line of business	Number of contracts at end of year	Number of new contracts during year	Written premiums	Claims paid	Country	Best estimate	Capital at risk
C0001	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0180	C0190

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Annuities information												
At date when claim is designated a non-life annuity claim:-												
	RBNS at last QE prior to claim being designated a non-life annuity claim C0013	Lump sum paid or payable C0014	Undiscounted annuity claims provisions established C0015	Best Estimate for annuity claims provisions established (discounted basis) C0016	Annuity payments paid from when claim first designated a non-life annuity claim until start of year N C0017	Undiscounted annuity claims provisions at the start of year N C0020	Undiscounted annuity claims provisions set up during year N C0030	Annuity payments paid during year N C0040	Undiscounted annuity claims provisions at the end of year N C0050	Number of annuities obligations at the end of year N C0060	Best Estimate for annuity claims provisions at the end of year N (discounted basis) C0070	
Prior years	R0040											
N-14	R0050											
N-13	R0060											
N-12	R0070											
N-11	R0080											
N-10	R0090											
N-9	R0100											
N-8	R0110											
N-7	R0120											
N-6	R0130											
N-5	R0140											
N-4	R0150											
N-3	R0160											
N-2	R0170											
N-1	R0180											
N	R0190											
Total	R0200											

33. IR.16.02 templates–

- (a) template IR.16.02.01, specifying information on the projection of best estimate (or branch best estimate, as applicable) future cash flows of annuities stemming from non-life business.

IR.16.02.01

Non-life annuities projection of future cash flows

Annual solo and branch

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		Annuities stemming from non-life insurance contracts				
		Gross cash out-flows		Gross cash in-flows		Total recoverable from reinsurance (after the adjustment)
		Future benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	
		C0130	C0140	C0150	C0160	
Year (projection of undiscounted expected cash-flows)						
1	R0010					
2	R0020					
3	R0030					
4	R0040					
5	R0050					
6	R0060					
7	R0070					
8	R0080					
9	R0090					
10	R0100					
11	R0110					
12	R0120					

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13	R0130					
14	R0140					
15	R0150					
16	R0160					
17	R0170					
18	R0180					
19	R0190					
20	R0200					
21	R0210					
22	R0220					
23	R0230					
24	R0240					
25	R0250					
26	R0260					
27	R0270					
28	R0280					
29	R0290					
30	R0300					
31-40	R0310					
41-50	R0320					
51 & after	R0330					
Total	R0340					

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34. IR.17.01 templates–

- (a) template IR.17.01.01, specifying information on non-life technical provisions (or the provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life), as applicable) by line of business;

IR.17.01.01																	
Non-life technical provisions																	
Annual solo and branch																	
	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	
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Best estimate																	
Premium provisions																	
Gross - Total	R0060																
Gross - direct business	R0070																
Gross - accepted proportional reinsurance business	R0080																
Gross - accepted non-proportional reinsurance business	R0090																
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100																
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110																
Recoverables from SPV before adjustment for expected losses	R0120																
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130																
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																

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Net Best Estimate of Premium Provisions	R0150																			
Claims provisions																				
Gross - Total	R0160																			
Gross - direct business	R0170																			
Gross - accepted proportional reinsurance business	R0180																			
Gross - accepted non-proportional reinsurance business	R0190																			
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200																			
<i>Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses</i>	R0210																			
<i>Recoverables from SPV before adjustment for expected losses</i>	R0220																			
<i>Recoverables from Finite Reinsurance before adjustment for expected losses</i>	R0230																			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240																			
Net Best Estimate of Claims Provisions	R0250																			
Total Best estimate - gross	R0260																			
Total Best estimate - net	R0270																			
Risk margin	R0280																			
Technical provisions - total (best estimate plus risk margin)																				
Technical provisions - total	R0320																			
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re-total	R0340																			

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<i>Premium provisions</i>																				
Gross	R0060																			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																			
Net Best Estimate of Premium Provisions	R0150																			
<i>Claims provisions</i>																				
Gross	R0160																			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240																			
Net Best Estimate of Claims Provisions	R0250																			
Total Best estimate - gross	R0260																			
Total Best estimate - net	R0270																			
Risk margin	R0280																			
Technical provisions - total (best estimate plus risk margin)																				
Technical provisions - total	R0320																			
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340																			

(c) template IRR.17.01.01, specifying information on non-life technical provisions (or provisions referred to in regulation 154 of the Insurance Companies Regulations (non-life), as applicable), for each line of business.

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35. IR.17.03 templates–

- (a) template IR.17.03.01, specifying information on non-life best estimate (or non-life branch best estimate, as applicable) liabilities by country.

IR.17.03.01	
Non-life best estimate liabilities by country	
Annual country solo and branch	
Country	Z0010

		Direct business											
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Best estimate													
Total Best estimate - gross	R0260												

36. IR.18.01 templates–

- (a) template IR.18.01.01, specifying information on the projection of future cash flows based on the best estimate (or branch best estimate, as applicable) of the non-life business.

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IR.18.01.01
Non-life projection of future cash flows
Annual solo and branch

Year (projection of undiscounted expected cash-flows)		Best Estimate Premium Provision					Best Estimate Claim Provision					Total recoverable from reinsurance (after the adjustment)
		Gross cash out-flows		Gross cash in-flows			Gross cash out-flows		Gross cash in-flows			
		Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	Recoverable from reinsurance (after the adjustment)	Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	Recoverable from reinsurance (after the adjustment)	
		C0010	C0020	C0030	C0040	C0045	C0050	C0060	C0070	C0080	C0085	
1	R0010											
2	R0020											
3	R0030											
4	R0040											
5	R0050											
6	R0060											
7	R0070											
8	R0080											
9	R0090											
10	R0100											
11	R0110											
12	R0120											
13	R0130											
14	R0140											
15	R0150											
16	R0160											
17	R0170											
18	R0180											
19	R0190											
20	R0200											
21	R0210											
22	R0220											
23	R0230											
24	R0240											

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25	R0250											
26	R0260											
27	R0270											
28	R0280											
29	R0290											
30	R0300											
31 & after	R0310											
Total	R0320											

37. IR.18.02 templates–

(a) template IR.18.02.01, specifying information on the projection of future cash flows based on liabilities of the non-life business.

IR.18.02.01 Non-life liability projection of future cash flows Annual solo and branch
IR.18.02.01.01 Components of best estimate by claim type (excludes claims settled by annuity)

Claim type	Gross best estimate claim provision						Historical gross benefit & claim payments and claims management expense payments assignable to individual claims in each of the three financial years immediately preceding the reporting reference date		
	Sum of undiscounted cash out-flows		Mean term of cash out-flows	Number of reported outstanding claims : insurance only	Sum of discounted cash-flows		N	N-1	N-2
	Future benefits and claims	Future allocated loss adjustment expenses	Future benefits & claims and claims management expenses assignable to individual claims		Cash out-flows	Cash in-flows			
	C0050	C0060	C0100	C0110	C0150	C0170	C0210	C0220	C0230

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IR.18.02.01.02
Other information

			C0310
	mesothelioma cancer	R1110	
Proportion of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to:	non-mesothelioma asbestos-related cancers	R1120	
	non-cancer asbestos-related disease	R1130	
	List of the legal jurisdictions included in the 'Latent claims : health hazards : asbestos related : non-US : other : insurance' claim type (R0170)	R1140	
List of the health hazard claim types included in the 'Latent claims : health hazards : not asbestos related : Health hazards not asbestos-related : other' claim type (R0380)	R1150		
List of the claim types included in the 'Latent claims : other' claim type (R0510)	R1160		
List of the legal jurisdictions included in the 'Bodily injury liability : insurance : motor : non-Gibraltar/UK' claim type (R0740)	R1170		

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List of the claim types included in the ‘Bodily injury liability : insurance : other’ (R0760)	R1180	
List the legal jurisdictions included in the ‘Medical malpractice : other’ (R0840)	R1190	
EL : insurance - best estimate premium provision cash out-flows	R1200	
EL : insurance - best estimate premium provision cash in-flows	R1210	

38. IR.19.01 templates–

- (a) template IR.19.01.01, specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business and additionally by currency;

IR.19.01.01 Non-life insurance claims Annual solo and branch

IR.19.01.01.01	
Line of business	Z0010
Accident year / Underwriting year	Z0020
Currency	Z0030
Currency conversion	Z0040

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Gross Claims Paid (non-cumulative) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																

IR.19.01.01.02			
		Line of business	Z0010
		Accident year / Underwriting year	Z0020
		Currency	Z0030
		Currency conversion	Z0040
Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)			
		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100		
N-14	R0110		
N-13	R0120		
N-12	R0130		
N-11	R0140		
N-10	R0150		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		
Total	R0260		

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IR.19.01.01.03

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

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

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

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IR.19.01.01.04		
	Line of business	Z0010
	Accident year / Underwriting year	Z0020
	Currency	Z0030
	Currency conversion	Z0040
Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative)		
		Year end (discounted data)
		C0360
Prior	R0100	
N-14	R0110	
N-13	R0120	
N-12	R0130	
N-11	R0140	
N-10	R0150	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	
N-1	R0240	
N	R0250	
Total	R0260	

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IR.19.01.01.05

Line of business	Z001 0
Accident year / Underwriting year	Z002 0
Currency	Z003 0
Currency conversion	Z004 0

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
C040	C041	C042	C043	C044	C045	C046	C047	C048	C049	C050	C051	C052	C053	C054	C055
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																

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IR.19.01.01.05

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

Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

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

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IR.19.01.01.06		
	Line of business	Z0010
	Accident year / Underwriting year	Z0020
	Currency	Z0030
	Currency conversion	Z0040
Gross Reported but not Settled Claims (RBNS) - Current year		
		Year end
		C0560
Prior	R0100	
N-14	R0110	
N-13	R0120	
N-12	R0130	
N-11	R0140	
N-10	R0150	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	
N-1	R0240	
N	R0250	
Total	R0260	

IR.19.01.01.22			
	Line of business	Z0010	
	Accident year / Underwriting year	Z0020	
	Currency	Z0030	
	Currency conversion	Z0040	
Gross premium			
		Gross earned premium at reporting reference date	Estimate of future gross earned premium
		C0570	C0580
Prior	R0100		
N-14	R0110		
N-13	R0120		
N-12	R0130		
N-11	R0140		
N-10	R0150		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		

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IR.19.01.01.13

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

Net Claims Paid (non-cumulative) - Development year (absolute amount)

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																
N-14	R0510																
N-13	R0520																
N-12	R0530																
N-11	R0540																
N-10	R0550																
N-9	R0560																
N-8	R0570																
N-7	R0580																
N-6	R0590																
N-5	R0600																
N-4	R0610																
N-3	R0620																
N-2	R0630																
N-1	R0640																
N	R0650																

IR.19.01.01.14			
		Line of business	Z0010
		Accident year / Underwriting year	Z0020
		Currency	Z0030
		Currency conversion	Z0040
Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative)			
		In Current year	Sum of years (cumulative)
		C1360	C1370
Prior	R0500		
N-14	R0510		
N-13	R0520		
N-12	R0530		
N-11	R0540		
N-7	R0580		
N-6	R0590		
N-5	R0600		
N-4	R0610		
N-3	R0620		
N-2	R0630		
N-1	R0640		
N	R0650		
Total	R0660		

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IR.19.01.01.15

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

Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

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

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IR.19.01.01.17

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

Net RBNS Claims - Development year (absolute amount)

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

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IR.19.01.01.18		
Line of business		Z0010
Accident year / Underwriting year		Z0020
Currency		Z0030
Currency conversion		Z0040
 Net RBNS Claims - Current year, sum of years (cumulative)		
		Year end
		C1760
Prior	R0500	
N-14	R0510	
N-13	R0520	
N-12	R0530	
N-11	R0540	
N-10	R0550	
N-9	R0560	
N-8	R0570	
N-7	R0580	
N-6	R0590	
N-5	R0600	
N-4	R0610	
N-3	R0620	
N-2	R0630	
N-1	R0640	
N	R0650	
Total	R0660	

IR.19.01.01.24			
		Line of business	Z0010
		Accident year / Underwriting year	Z0020
		Currency	Z0030
		Currency conversion	Z0040
Net Premiums			
		Net earned premium at reporting reference date	Estimate of future net earned premium
		C1770	C1780
Prior	R0500	 	
N-14	R0510		
N-13	R0520		
N-12	R0530		
N-11	R0540		
N-10	R0550		
N-9	R0560		
N-8	R0570		
N-7	R0580		
N-6	R0590		
N-5	R0600		
N-4	R0610		
N-3	R0620		
N-2	R0630		
N-1	R0640		
N	R0650		

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IR.19.01.01.19																
Line of business		Z0010														
Currency		Z0030														
Additional information: historic inflation rates (only in the case of using methods that take into account inflation to adjust data)																
		N-14	N-13	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
		C1800	C1810	C1820	C1830	C1840	C1850	C1860	C1870	C1880	C1890	C1900	C1910	C1920	C1930	C1940
Historic inflation rate - total	R0700															
Historic inflation rate: external inflation	R0710															
Historic inflation rate: endogenous inflation	R0720															

IR.19.01.01.20																
Line of business		Z0010														
Currency		Z0030														
Additional information: expected inflation rates																
		N+1	N+2	N+3	N+4	N+5	N+6	N+7	N+8	N+9	N+10	N+11	N+12	N+13	N+14	N+15
		C2000	C2010	C2020	C2030	C2040	C2050	C2060	C2070	C2080	C2090	C2100	C2110	C2120	C2130	C2140
Expected inflation rate - total	R0730															
Expected inflation rate: external inflation	R0740															
Expected inflation rate: endogenous inflation	R0750															

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IR.19.01.01.21		
	Line of business	Z0010
	Currency	Z0030
Description of inflation rate used		
		Description
		C2200
Description of inflation rate used	R0760	

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(b) template IR.19.01.21, specifying information on non-life insurance claims in the format of development triangles.

IR.19.01.21
Non-life insurance claims
Annual solo and branch

IR.19.01.21.01

Accident year / Underwriting year	Z0020
-----------------------------------	-------

Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business			0	1	2	3	4	5	6	7	8	9	10 & +
			C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100												
N-9	R0160												
N-8	R0170												
N-7	R0180												
N-6	R0190												
N-5	R0200												
N-4	R0210												
N-3	R0220												
N-2	R0230												
N-1	R0240												
N	R0250												

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IR.19.01.21.02

Accident year / Underwriting year

Z0020

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		
Total	R0260		

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IR.19.01.21.03	
Accident year / Underwriting year	Z0020

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business												
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210											
N-3	R0220											
N-2	R0230											
N-1	R0240											
N	R0250											

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IR.19.01.21.04

Accident year / Underwriting year

Z0020

Gross discounted Best Estimate Claims Provisions-- Current year. Total Non-Life Business

		Year end (discounted data) C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	
N-1	R0240	
N	R0250	
Total	R0260	

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IR.19.01.21.22	
Accident year / Underwriting year	Z0020

Gross premium		Gross earned premium at reporting reference date	Estimate of future gross earned premium
		C0570	C0580
Prior	R0100	 	
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		

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39. IR.19.02 templates–

(a) template IR.19.02.01, specifying information on non-life insurance claims.

IR.19.02.01		Non-life claim development (general liability sub-classes)															
Annual solo and branch		IR.19.02.01.01															
Gross Claims Paid (non-cumulative) - Development year (absolute amount)																	
Line of business	Z0010																
Accident / Underwriting year	Z0020																
Currency	Z0030																
Currency conversion	Z0040																
Origin year		Development year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
		C0010	C020	C0030	C0040	C0050	C0060	C0070	C080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																

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IR.19.02.01.02			
Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)			
Line of business	Z0010		
Accident / Underwriting year	Z0020		
Currency	Z0030		
Currency conversion	Z0040	Original currency	
Origin year		Gross Paid in current year	All years of development (cumulative)
		C0170	C0180
Prior	R0100		
N-14	R0110		
N-13	R0120		
N-12	R0130		
N-11	R0140		
N-10	R0150		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		
Total	R0260		

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IR.19.02.01.03																	
Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)																	
Line of business	Z0010																
Accident / Underwriting year	Z0020																
Currency	Z0030																
Currency conversion	Z0040	Original currency															
Origin year		Developm ent year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 +
		C0200	C0210	C022 0	C0230	C0 24 0	C0 25 0	C0 26 0	C0 27 0	C0 28 0	C0 29 0	C0 30 0	C0 31 0	C0 32 0	C0 33 0	C0 34 0	C0 35 0
Prior	R0100																

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N-14	R0110																	
N-13	R0120																	
N-12	R0130																	
N-11	R0140																	
N-10	R0150																	
N-9	R0160																	
N-8	R0170																	
N-7	R0180																	
N-6	R0190																	
N-5	R0200																	
N-4	R0210																	
N-3	R0220																	
N-2	R0230																	
N-1	R0240																	
N	R0250																	

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IR.19.02.01.03																	
Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)																	
Line of business	Z0010																
Accident / Underwriting year	Z0020																
Currency	Z0030																
Currency conversion	Z0040	Original currency															
Origin year		Development year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																

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IR.19.02.01.05																	
Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)																	
Z0010	Line of business																
Z0020	Accident / Underwriting year																
Z0030	Currency																
Z0040	Currency conversion	Original currency															
Origin year		Development year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
		C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																

IR.19.02.01.06		
Gross Reported but not Settled Claims (RBNS) - Current year		
Line of business	Z0010	
Accident year / Underwriting year	Z0020	
Currency	Z0030	
Currency conversion	Z0040	
Origin year		Year end
		C0560
Prior	R0100	
N-14	R0110	
N-13	R0120	
N-12	R0130	
N-11	R0140	
N-10	R0150	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	
N-1	R0240	
N	R0250	
Total	R0260	

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IR.19.02.01.22			
Gross estimated ultimate premium (absolute amount)			
Line of business	Z0010		
Accident / Underwriting year	Z0020		
Currency	Z0030		
Currency conversion	Z0040		
Origin year		Gross earned premium at reporting reference date	Estimate of future gross earned premium
		C0570	C0580
Prior	R0100	 	
N-14	R0110		
N-13	R0120		
N-12	R0130		
N-11	R0140		
N-10	R0150		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210		
N-3	R0220		
N-2	R0230		
N-1	R0240		
N	R0250		

40. IR.20.01 templates–

- (a) template IR.20.01.01, specifying information on the development of the distribution of the claims incurred at the end of the financial year for each line of business.

IR.20.01.01		
Development of the distribution of the claims incurred		
Annual solo and branch		
Line of business:	Z0010	LB_30
Accident year/ underwriting year	Z0020	AM_8

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		RBNS claims. Open Claims at the beginning of the year								
		Open Claims at the end of the year				Closed Claims at the end of the year:				
		Number of claims	Gross RBNS at the beginning of the year	Gross payments made during the current year	Gross RBNS at the end of the period	settled with payment			settled without any payment	
						Number of claims ended with payments	Gross RBNS at the beginning of the year	Gross payments made during the current year	Number of claims ended without any payments	Gross RBNS at the beginning of the year referred to claim settled without any payment
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Prior years	R0010									
N-14	R0020									
N-13	R0030									
N-12	R0040									
N-11	R0050									
N-10	R0060									
N-9	R0070									
N-8	R0080									
N-7	R0090									
N-6	R0100									
N-5	R0110									
N-4	R0120									
N-3	R0130									
N-2	R0140									
N-1	R0150									
Total previous years	R0160									
N	R0170									
Total	R0180									

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		Claims reported during the year						Reopen Claims during the year				
		Open Claims at the end of the year			Closed Claims at the end of the year:			Open Claims at the end of the year			Closed Claims at the end of the year:	
		Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	settled with payment		settled without any payment	Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payments	Gross payments made during the current year
					Number of claims ended with payments	Gross payments made during the current year	Number of claims ended without any payments					
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Prior years	R0010											
N-14	R0020											
N-13	R0030											
N-12	R0040											
N-11	R0050											
N-10	R0060											
N-9	R0070											
N-8	R0080											
N-7	R0090											
N-6	R0100											
N-5	R0110											
N-4	R0120											
N-3	R0130											
N-2	R0140											
N-1	R0150											
Total previous years	R0160											
N	R0170											
Total	R0180											

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41. IR.21.02 templates–

(a) template IR.21.02.01, specifying information on non-life underwriting risks.

IR.21.02.01 Non-life underwriting risks Annual solo and branch														
Risk identification code	Identification of the company / person to which the risk relates	Description risk	Line of business	Description risk category covered	Validity period (start date)	Validity period (expiry date)	Currency	Sum insured	Original deductible policyholder	Type of underwriting model	Amount underwriting model	Sum reinsured on a facultative basis, with all reinsurers	Sum reinsured, other than on facultative basis, with all reinsurers	Net retention of the insurer
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150

42. IR.21.04 templates–

(a) template IR.21.04.01, specifying information on cyber underwriting risk.

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IR.21.04.01 Cyber underwriting risk Annual solo and branch								
Line identification	Product Group Code	Cyber coverage in the Product Identification	Line(s) of business	Sum(s) insured	Premium(s)	Sum(s) reinsured	Number of Claims settled with Payment	Amount of Gross Claims Paid - Total
C0009	C0010	C0040	C0050	C0080	C0090	C0100	C0110	C0120
Amount of Gross Claims Paid - First Party	Amount of Gross Claims Paid - Third Party	Amount of Gross Claims Paid - Costs & Expenses	Numbers of Claims settled without payment	Gross undiscounted claims provision - Total	Gross undiscounted claims provision - First Party	Gross undiscounted claims provision - Third Party	Gross undiscounted claims provision - Costs & Expenses	
C0121	C0122	C0123	C0130	C0140	C0141	C0142	C0143	

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43. IR.22.01 templates–

(a) template IR.22.01.01, specifying information on the impact of the long term guarantees and transitional measures;

IR.22.01.01 Impact of long term guarantees measures and transitionals Annual solo		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010										
Basic own funds	R0020										
Excess of assets over liabilities	R0030										
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050										
Tier 1	R0060										
Tier 2	R0070										
Tier 3	R0080										
Solvency Capital Requirement	R0090										
Eligible own funds to meet Minimum Capital Requirement	R0100										
Minimum Capital Requirement	R0110										

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(b) template IR.22.01.04, specifying information on the impact of the long term guarantee and transitional measures;

IR.22.01.04 Impact of long term guarantees measures and transitionals Annual group		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010										
Basic own funds	R0020										
Excess of assets over liabilities	R0030										
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050										
Tier 1	R0060										
Tier 2	R0070										
Tier 3	R0080										
Solvency Capital Requirement	R0090										

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(c) template IR.22.01.21, specifying information on the impact of the long term guarantee and transitional measures;

IR.22.01.21 Impact of long term guarantees measures and transitionals Annual solo disclosure		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)			
			Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
			C0010	C0030	C0050	C0070
Technical provisions	R0010					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					
Eligible own funds to meet Minimum Capital Requirement	R0100					
Minimum Capital Requirement	R0110					

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(d) template IR.22.01.22, specifying information on the impact of the long term guarantee and transitional measures.

IR.22.01.22 Impact of long term guarantees measures and transitionals Annual group disclosure		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)			
			Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
			C0010	C0030	C0050	C0070
Technical provisions	R0010					
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050					
Solvency Capital Requirement	R0090					

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44. IR.22.02 templates–

- (a) template IRR.22.02.01, specifying information on the projection of future cash flows for the best estimate calculation by each matching adjustment portfolio.

IRR.22.02.01						
Matching adjustment portfolio projection of future cash flows						
Annual matching adjustment portfolios						
Matching portfolio		Z0010				
		Projection of future cash-flows at the end of the reporting period			Mismatch during reporting period	
		Longevity, mortality and revision obligations cash outflows	Expenses cash outflows	De-risked Assets cash-flows	Positive undiscounted mismatch (inflows > outflows)	Negative undiscounted mismatch (inflows < outflows)
		C0020	C0030	C0040	C0050	C0060
Year (projection of undiscounted expected cash-flows)						

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1	R0010					
2	R0020					
3	R0030					
4	R0040					
5	R0050					
6	R0060					
7	R0070					
8	R0080					
9	R0090					
10	R0100					
11	R0110					
12	R0120					
13	R0130					
14	R0140					
15	R0150					
16	R0160					
17	R0170					
18	R0180					
19	R0190					
20	R0200					
21	R0210					
22	R0220					

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23	R0230					
24	R0240					
25	R0250					
26	R0260					
27	R0270					
28	R0280					
29	R0290					
30	R0300					
31	R0310					
32	R0320					
33	R0330					
34	R0340					
35	R0350					
36	R0360					
37	R0370					
38	R0380					
39	R0390					
40	R0400					
41-45	R0410					
46-50	R0420					
51-60	R0430					
61-70	R0440					

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71 & after	R0450					
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45. IR.22.03 templates–

(a) template IRR.22.03.01, specifying information on the matching adjustment portfolios by each matching adjustment portfolio.

IRR.22.03.01		
Matching adjustment calculation		
Annual matching adjustment portfolios		
Matching portfolio	Z0010	
		Information on:
		C0010
Overall calculation of the matching adjustment		
Annual effective rate applied to the CF of the obligations	R0010	
Annual effective rate of the best estimate	R0020	
Probability of default used to de-risk assets cash flows	R0030	
Portion of the fundamental spread not reflected when de-risking assets cash flows	R0040	
Increase of fundamental spread for sub investment grade assets	R0050	
Matching adjustment to the risk free rate	R0060	
SCR		
Mortality risk stress for the purpose of matching adjustment	R0070	

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Portfolio		
Market value of assets of the portfolio	R0080	
Market value of assets linked to inflation	R0090	
Best estimate linked to inflation	R0100	
Market value assets where third party can change the cash flows	R0110	
Return on assets - portfolio assets	R0120	
Market value of surrendered contracts	R0130	
Number of surrender options exercised	R0140	
Market value of assets applied	R0150	
Surrender rights satisfied to policyholders	R0160	
Liabilities		
Duration	R0170	

46. IR.22.04 templates–

(a) template IR.22.04.01, specifying information on the interest rate transitional measure.

IR.22.04.01 Information on the transitional on interest rates calculation Annual solo	
Reporting currency	Z0010

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Overall calculation of the transitional adjustment		Adjustment to risk free rate	
		C0010	
Solvency I Interest rate	R0010		
Annual effective rate	R0020		
Portion of the difference applied at the reporting date	R0030		
Adjustment to risk free rate	R0040		
Solvency I Interest rate		Best estimate	Average duration of insurance and reinsurance obligations
		C0020	C0030
Up to 0.5 per cent	R0100		
Above 0.5% and up to 1.0%	R0110		
Above 1.0% and up to 1.5%	R0120		
Above 1.5% and up to 2.0%	R0130		
Above 2.0% and up to 2.5%	R0140		
Above 2.5% and up to 3.0%	R0150		
Above 3.0% and up to 4.0%	R0160		
Above 4.0% and up to 5.0%	R0170		

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Above 5.0% and up to 6.0%	R0180		
Above 6.0% and up to 7.0%	R0190		
Above 7.0% and up to 8.0%	R0200	=	-
Above 8.0%	R0210		

47. IR.22.07 templates–

- (a) template IR.22.07.01, specifying information on the best estimate subject to volatility adjustment by currency.

IR.22.07.01 Best estimate subject to volatility adjustment by currency Annual solo		Best estimate liabilities
		C0010
BEL subject to VA - GBP	R0010	
BEL subject to VA - EUR	R0020	
BEL subject to VA - DKK	R0030	
BEL subject to VA - NOK	R0040	
BEL subject to VA - SEK	R0050	
BEL subject to VA - AUD	R0060	
BEL subject to VA - CAD	R0070	

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BEL subject to VA - USD	R0080	
BEL subject to VA - other	R0090	
Total BEL subject to VA	R0100	

48. IR.23.01 templates–

- (a) template IR.23.01.01 specifying information on own funds;

IR.23.01.01 Own funds Annual and quarterly solo, disclosure solo

IR.23.01.01.01 Own funds		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds						
Ordinary share capital (gross of own shares)	R0010					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130					
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					

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Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Total basic own funds	R0290					
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees	R0340					
Letters of credit and guarantees other	R0350					
Supplementary members calls	R0360					
Supplementary members calls - other	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500					
Total available own funds to meet the MCR	R0510					
Total eligible own funds to meet the SCR	R0540					
Total eligible own funds to meet the MCR	R0550					
SCR	R0580					
MCR	R0600					
Ratio of Eligible own funds to SCR	R0620					
Ratio of Eligible own funds to MCR	R0640					

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IR.23.01.01.02		
Reconciliation reserve		
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Deductions for participations in financial and credit institutions	R0725	
Other basic own fund items	R0730	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	

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(b) template IR.23.01.04, specifying information on own funds.

IR.23.01.04
Own funds
Annual and quarterly group, disclosure group

IR.23.01.01.01 Own funds		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds						
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					

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Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130					
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by the supervisory authority as basic own funds not specified above	R0180					

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Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations where there is non-availability of information	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290					
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Total available own funds to meet the minimum consolidated group SCR	R0530					
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560					
Total eligible own funds to meet the minimum consolidated group SCR	R0570					

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Consolidated Group SCR	R0590					
Minimum consolidated Group SCR	R0610					
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630					
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650					
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A	R0660					
SCR for entities included with D&A method	R0670					
Group SCR	R0680					
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690					

IR.23.01.04.02		
Reconciliation reserve		
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Deductions for participations in financial and credit institutions	R0725	
Other basic own fund items	R0730	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	

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Other non available own funds	R0750	
Reconciliation reserve	R0760	

49. IR.23.02 templates–

(a) template IR.23.02.01, providing detailed information on own funds by tiers;

IR.23.02.01							
Detailed information by tiers on own funds							
Annual solo							
IR.23.02.01.01							
Basic own funds							
		Total	Tier 1		Tier 2		Tier 3
				Of which counted under transitionals		Of which counted under transitionals	
		C0010	C0020	C0030	C0040	C0050	C0060
Ordinary share capital							
Paid in	R0010						
Called up but not yet paid in	R0020						
Own shares held	R0030						

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Total ordinary share capital	R0100						
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings							
Paid in	R0110						
Called up but not yet paid in	R0120						
Total initial fund members' contributions or the equivalent basic own	R0200						
Subordinated mutual members accounts							
Dated subordinated	R0210						
Undated subordinated with a call option	R0220						
Undated subordinated with no contractual opportunity to redeem	R0230						
Total subordinated mutual members accounts	R0300						
Preference shares							
Dated preference shares	R0310						
Undated preference shares with a call option	R0320						
Undated preference shares with no contractual opportunity to redeem	R0330						
Total preference shares	R0400						
Subordinated liabilities							
Dated subordinated liabilities	R0410						
Undated subordinated liabilities with a contractual opportunity to redeem	R0420						
Undated subordinated liabilities with no contractual opportunity to redeem	R0430						
Total subordinated liabilities	R0500						

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IR.23.02.01.02 Ancillary own funds		Tier 2		Tier 3	
		Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
		C0070	C0080	C0090	C0100
		 		 	
Ancillary own funds		 	 	 	
Items for which an amount was approved	R0510	 	 	 	
Items for which a method was approved	R0520	 	 	 	

IR.23.02.01.04		
Excess of assets over liabilities - attribution of valuation differences - other		
		Explanation
		C0120
<i>Other, please explain why you need to use this line</i>	R0640	
Difference in the valuation of assets	R0600	
Difference in the valuation of technical provisions	R0610	
Difference in the valuation of other liabilities	R0620	
Total of reserves and retained earnings from financial statements	R0630	
<i>Other, please explain why you need to use this line</i>	R0640	
Reserves from financial statements adjusted for Solvency II valuation differences	R0650	
Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	R0660	
Excess of assets over liabilities	R0700	

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		Total	Tier 1		Tier 2		Tier 3
			C0010	C0020	Of which counted under	Of which counted under	
		C0030			C0040	C0050	C0060
IR.23.02.04							
Detailed information by tiers on own funds : Accounting consolidation-based method [method 1 and part of combination of methods 1 and 2]							
Annual group							
IR.23.02.04.01							
Basic own funds							
Ordinary share capital							
Paid in	R0010						
Called up but not yet paid in	R0020						
Own shares held	R0030						
Total ordinary share capital	R0100						
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings							
Paid in	R0110						
Called up but not yet paid in	R0120						
Total initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings	R0200						
Subordinated mutual members accounts							
Dated subordinated	R0210						
Undated subordinated with a call option	R0220						
Undated subordinated with no contractual opportunity to redeem	R0230						
Total subordinated mutual members accounts	R0300						
Preference shares							
Dated preference shares	R0310						
Undated preference shares with a call option	R0320						
Undated preference shares with no contractual opportunity to redeem	R0330						

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Total preference shares	R0400						
Subordinated liabilities							
Dated subordinated liabilities	R0410						
Undated subordinated liabilities with a contractual opportunity to redeem	R0420						
Undated subordinated liabilities with no contractual opportunity to redeem	R0430						
Total subordinated liabilities	R0500						

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(b) template IR.23.02.04, providing detailed information on own funds by tiers.

IR.23.02.04.02 Ancillary own funds		Tier 2		Tier 3	
		Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
		C0070	C0080	C0090	C0100
		 		 	
Ancillary own funds		 	 	 	
Items for which an amount was approved	R0510	 	 	 	
Items for which a method was approved	R0520	 	 	 	

IR.23.02.04.03		
Excess of assets over liabilities - attribution of valuation differences		
		Total
		C0110
Excess of assets over liabilities - attribution of valuation differences		
Difference in the valuation of assets	R0600	
Difference in the valuation of technical provisions	R0610	
Difference in the valuation of other liabilities	R0620	
Total of reserves and retained earnings from financial statements	R0630	
<i>Other, please explain why you need to use this line</i>	R0640	
Reserves from financial statements adjusted for Solvency II valuation differences	R0650	
Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	R0660	
Excess of assets over liabilities	R0700	

IR.23.02.04.04		
Excess of assets over liabilities - attribution of valuation differences - other		
		Explanation
		C0120
<i>Other, please explain why you need to use this line</i>	R0640	

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50. IR.23.03 templates–

- (a) template IR.23.03.01, specifying information on annual movements on own funds;

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IR.23.03.01
Annual movements on own funds
Annual solo

		Balance b/fwd	Increase	Reduction	Balance c/fwd
		C0010	C0020	C0030	C0060
IR.23.03.01.01					
Ordinary share capital and related share premium, initial fund members' contributions or the equivalent basic own - movements in the reporting period					
Ordinary share capital - movements in the reporting period					
Paid in	R0010				
Called up but not yet paid in	R0020				
Own shares held	R0030				
Total ordinary share capital	R0100				
Share premium account related to ordinary share capital - movements in the reporting period					
Tier 1	R0110				
Tier 2	R0120				
Total	R0200				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings - movements in the reporting period					
Paid in	R0210				
Called up but not yet paid in	R0220				
Total initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings	R0300				

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		Balance b/fwd	Issued	Redeemed	Movements in valuation	Regulatory action	Balance c/fwd
		C0010	C0070	C0080	C0090	C0100	C0060
IR.23.03.01.02							
Subordinated mutual members accounts - movements in the reporting period							
Subordinated mutual members accounts - movements in the reporting period							
Tier 1	R0310						
Tier 2	R0320						
Tier 3	R0330						
Total subordinated mutual members accounts	R0400						

		Balance b/fwd	Balance c/fwd
		C0010	C0060
IR.23.03.01.03			
Surplus funds			
Surplus funds	R0500		

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		Balance b/fwd	Increase	Reduction	Balance c/fwd
		C0010	C0020	C0030	C0060
IR.23.03.01.04					
Preference shares and related share premium - movements in the reporting period					
Preference shares - movements in the reporting period					
Tier 1	R0510				
Tier 2	R0520				
Tier 3	R0530				
Total preference shares	R0600				
Share premium relating to preference shares					
Tier 1	R0610				
Tier 2	R0620				
Tier 3	R0630				
Total	R0700				

		Balance b/fwd	Issued	Redeemed	Movements in valuation	Regulatory action	Balance c/fwd
		C0010	C0070	C0080	C0090	C0100	C0060
IR.23.03.01.05							
Subordinated liabilities - movements in the reporting period							
Subordinated liabilities - movements in the reporting period							
Tier 1	R0710						
Tier 2	R0720						
Tier 3	R0730						
Total subordinated liabilities	R0800						

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IR.23.03.01.06		
An amount equal to the value of net deferred tax assets		
		Balance b/fwd
		C0010
		Balance c/fwd
		C0060
An amount equal to the value of net deferred tax assets	R0900	

IR.23.03.01.07						
Other items approved by supervisory authority as basic own funds not specified above - movements in the reporting period						
		Balance b/fwd	Issued	Redeemed	Movements in valuation	Balance c/fwd
		C0010	C0070	C0080	C0090	C0060
Other items approved by supervisory authority as basic own funds not specified above - movements in the reporting period		 	 	 	 	
Tier 1 to be treated as unrestricted	R1000					
Tier 1 to be treated as restricted	R1010					
Tier 2	R1020					
Tier 3	R1030					
Total of other items approved by supervisory authority as basic own funds items not specified above	R1100					

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IR.23.03.01.08

Ancillary own funds - movements in the reporting period

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

(b) template IR.23.03.04, specifying information on annual movements on own funds.

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IR.23.03.04

Annual movements on own funds

Annual group

IR.23.03.04.01

Ordinary share capital and related share premium, initial fund members' contributions or the equivalent basic own - movements in the reporting period

		Balance b/fwd	Increase	Reduction	Balance c/fwd
		C0010	C0020	C0030	C0060
Ordinary share capital - movements in the reporting period					
Paid in	R0010				
Called up but not yet paid in	R0020				
Own shares held	R0030				
Total ordinary share capital	R0100				
Share premium account related to ordinary share capital - movements in the reporting period					

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Tier 1	R0110				
Tier 2	R0120				
Total	R0200				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings - movements in the reporting period		X	X	X	X
Paid in	R0210				
Called up but not yet paid in	R0220				
Total initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings	R0300				

IR.23.03.04.02							
Subordinated mutual members accounts - movements in the reporting period							
		Balance b/fwd	Issued	Redeemed	Movements in valuation	Regulatory action	Balance c/fwd
		C0010	C0070	C0080	C0090	C0100	C0060
Subordinated mutual members accounts - movements in the reporting period		X	X	X	X	X	X
Tier 1	R0310						
Tier 2	R0320						
Tier 3	R0330						
Total subordinated mutual members accounts	R0400						

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IR.23.03.04.03			
Surplus funds			
		Balance b/fwd	Balance c/fwd
		C0010	C0060
Surplus funds	R0500		

IR.23.03.04.04					
Preference shares and related share premium - movements in the reporting period					
		Balance b/fwd	Increase	Reduction	Balance c/fwd
		C0010	C0020	C0030	C0060
Preference shares - movements in the reporting period					
Tier 1	R0510				
Tier 2	R0520				
Tier 3	R0530				
Total preference shares	R0600				
Share premium relating to preference shares					
Tier 1	R0610				
Tier 2	R0620				
Tier 3	R0630				
Total	R0700				

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IR.23.03.04.05		Subordinated liabilities - movements in the reporting period					
		Balance b/fwd	Issued	Redeemed	Movements in valuation	Regulatory action	Balance c/fwd
		C0010	C0070	C0080	C0090	C0100	C0060
Subordinated liabilities - movements in the reporting period							
Tier 1	R0710						
Tier 2	R0720						
Tier 3	R0730						
Total subordinated liabilities	R0800						

IR.23.03.04.06		
An amount equal to the value of net deferred tax assets		
		Balance b/fwd
		C0010
		Balance c/fwd
		C0060
An amount equal to the value of net deferred tax assets	R0900	

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IR.23.03.04.07		Other items approved by supervisory authority as basic own funds not specified above - movements in the reporting period				
		Balance b/fwd	Issued	Redeemed	Movements in valuation	Balance c/fwd
		C0010	C0070	C0080	C0090	C0060
Other items approved by supervisory authority as basic own funds not specified above - movements in the reporting period						
Tier 1 to be treated as unrestricted	R1000					
Tier 1 to be treated as restricted	R1010					
Tier 2	R1020					
Tier 3	R1030					
Total of other items approved by supervisory authority as basic own funds items not specified above	R1100					

IR.23.03.04.08		Ancillary own funds - movements in the reporting period				
		Balance b/fwd	New amount made available	Reduction to amount available	Called up to basic own fund	Balance c/fwd
		C0010	C0110	C0120	C0130	C0060
Ancillary own funds - movements in the reporting period						
Tier 2	R1110					
Tier 3	R1120					
Total ancillary own funds	R1200					

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51. IR.23.04 templates–

- (a) template IR.23.04.01, providing a list of items on own funds;

IR.23.04.01 List of items on own funds Annual solo

IR.23.04.01.01 Subordinated MMA							
Line identification	Description of subordinated mutual members' accounts	Amount	Tier	Currency Code	Counted under transitionals?		
C0005	C0010	C0020	C0030	C0040	C0070		
Counterparty (if specific)	Issue date	Maturity date	First call date	Details of further call dates	Details of incentives to redeem	Notice period	Buy back during the year
C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0160

IR.23.04.01.02 Preference share								
Line identification	Description of preference shares	Amount	Counted under transitionals?	Counterparty (if specific)	Issue date	First call date	Details of further call dates	Details of incentives to redeem
C0185	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

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IR.23.04.01.03 Subordinated liability							
Line identification	Description of subordinated liabilities	Amount	Tier	Currency Code	Lender (if specific)	Counted under transitionals?	Issue date
C0265	C0270	C0280	C0290	C0300	C0320	C0330	C0350
Maturity date	First call date	Further call dates	Details of incentives to redeem	Notice period			
C0360	C0370	C0380	C0390	C0400			

IR.23.04.01.04 Items approved by supervisory authority as basic own funds							
Line identification	Other items approved by supervisory authority as basic own funds not specified above	Amount	Currency Code	Tier 1	Tier 2	Tier 3	Date of authorisation
C0445	C0450	C0460	C0470	C0480	C0490	C0500	C0510

IR.23.04.01.05 Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds		
Line identification	Description of item	Total
C0565	C0570	C0580

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IR.23.04.01.06					
Ancillary own funds					
Line identification	Description of ancillary own funds	Amount	Counterpart	Issue date	Date of authorisation
C0585	C0590	C0600	C0610	C0620	C0630

IR.23.04.01.07					
Adjustment for ring fenced funds and matching adjustment portfolios					
Number of ring-fenced fund/Matching adjustment portfolios	Notional SCR	Notional SCR (negative results set to zero)	Excess of assets over liabilities	Future transfers attributable to shareholders	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
C0660	C0670	C0680	C0690	C0700	C0710

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IR.23.04.01.09 RFF/matching adjustment portfolios deduction		
		Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
		C0970
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0010	

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(b) template IR.23.04.04, providing a list of items on own funds.

IR.23.04.04
List of items on own funds
Annual group

IR.23.04.04.01 Subordinated MMA						
Line identification	Description of subordinated mutual members' accounts	Amount	Tier	Currency Code	Issuing entity	Lender (if specific)
C0005	C0010	C0020	C0030	C0040	C0050	C0060
Counted under transitionals?	Counterparty (if specific)	Issue date	Maturity date	First call date	Details of further call dates	Details of incentives to redeem
C0070	C0080	C0090	C0100	C0110	C0120	C0130
Notice period	Name of supervisory authority having given authorisation	Buy back during the year	% of the issue held by entities in the group	Contribution to group subordinated MMA		
C0140	C0150	C0160	C0170	C0180		

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IR.23.04.04.02 Preference share								
Line identification	Description of preference shares	Amount	Counted under transitionals?	Counterparty (if specific)	Issue date	First call date	Details of further call dates	Details of incentives to redeem
C0185	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
IR.23.04.04.03 Subordinated liability								
Line identification	Description of subordinated liabilities	Amount	Tier	Currency Code	Issuing entity	Lender (if specific)	Counted under transitionals?	
C0265	C0270	C0280	C0290	C0300	C0310	C0320	C0330	
Counterparty (if specific)	Issue date	Maturity date	First call date	Further call dates	Details of incentives to redeem			
C0340	C0350	C0360	C0370	C0380	C0390			
Notice period	Name of supervisory authority having given authorisation	Buy back during the year	% of the issue held by entities in the group	Contribution to group subordinated liabilities				
C0400	C0410	C0420	C0430	C0440				

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IR.23.04.04.04
Items approved by supervisory authority as basic own funds

Line identification	Other items approved by supervisory authority as basic own funds not specified above	Amount	Currency Code	Tier 1	Tier 2	Tier 3	Date of authorisation
C0445	C0450	C0460	C0470	C0480	C0490	C0500	C0510

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

IR.23.04.04.05
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

Line identification	Description of item	Total
C0565	C0570	C0580

IR.23.04.04.06
Ancillary own funds

Line identification	Description of ancillary own funds	Amount	Counterpart	Issue date	Date of authorisation	Name of supervisory authority having given authorisation	Name of entity concerned
C0585	C0590	C0600	C0610	C0620	C0630	C0640	C0650

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IR.23.04.04.07 Adjustment for ring fenced funds and matching adjustment portfolios					
Number of ring-fenced fund/Matching adjustment portfolios	Notional SCR	Notional SCR (negative results set to zero)	Excess of assets over liabilities	Future transfers attributable to shareholders	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
C0660	C0670	C0680	C0690	C0700	C0710

IR.23.04.04.09 RFF/matching adjustment portfolios deduction		
		Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
		C0970
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0010	

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IR.23.04.04.10
Calculation of non available own funds at group level (such a calculation has to be done entity by entity) - exceeding the contribution of solo SCR to Group SCR

Line identification	Related (Re)insurance undertakings, Insurance Holding Company, Mixed	Country	Contribution of solo SCR to Group SCR	Non available minority interests	Non available own funds related to other own funds	Non available surplus funds	Non available called but not paid in capital
C0715	C0720	C0730	C0740	C0750	C0760	C0770	C0780

Non available ancillary own funds	Non available subordinated mutual member accounts	Non available preference shares	Non available Subordinated Liabilities	The amount equal to the value of net	Non available share premium account related to	Total non available excess own funds
C0790	C0800	C0810	C0820	C0830	C0840	C0850

IR.23.04.04.11
Calculation of non available own funds at group level (total) - exceeding the contribution of solo SCR to Group SCR

		Non available minority interests	Non available own funds related to other own funds items approved by supervisory authority	Non available own funds				
				Non available surplus funds	Non available called but not paid in capital	Non available ancillary own funds	Non available subordinated mutual member accounts	Non available preference shares
		C0860	C0870	C0880	C0890	C0900	C0910	C0920
Total	R0040							

Non available own funds		Non - available share premium account related to preference shares at group level	Total non available excess own funds
Non available Subordinated Liabilities	The amount equal to the value of net deferred tax assets not available at the group level		
C0930	C0940	C0950	C0960

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52. [Not used]

53. IR.24.01 templates–

- (a) template IR.24.01.01, specifying information on participations held by the undertaking and an overview of the calculation for the deduction from own funds related to participations in financial and credit institutions.

IR.24.01.01

Participations held

Annual solo

IR.24.01.01.01

Table 1 - Participations in related undertakings that are financial and credit institutions which individually exceed 10% of items included in [Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards], not including consolidated strategic participations for the purpose of deductions under [Article 68(1) of the Solvency 2 Technical Standards]

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

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IR.24.01.01.02

Table 2 - Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10% of items included in [(a) (i), (ii), (iv) and (vi) of Article 69 of the Solvency 2 Technical Standards], not including consolidated strategic participations for the purpose of deductions under [Article 68 (2) of the Solvency 2 Technical Standards]

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

IR.24.01.01.03

Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)

		Total	Common Equity Tier 1	Additional Tier 1	Tier 2
		C0150	C0160	C0170	C0180
Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)	R0001				

IR.24.01.01.04

Own funds deductions

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

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IR.24.01.01.05

Table 3 - Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3) of the Solvency 2 Technical Standards).

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

IR.24.01.01.06

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

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

IR.24.01.01.07

Table 5 - Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of the Solvency 2 Technical Standards (It should include the remaining part following the partial deduction according to Article 68(2) of the Solvency 2 Technical Standards)

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

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IR.24.01.01.08

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

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

IR.24.01.01.09

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

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

IR.24.01.01.10

Total for SCR calculation

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

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IR.24.01.01.11

Total all participations

		Total
		C0620
Total all participations	R0100	

54. IR.25.04 templates–

(a) template IR.25.04.01, specifying information in relation to the calculation of the Solvency Capital Requirement;

IR.25.04.01 Solvency Capital Requirement Annual solo		
Rows		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	
Interest rate risk	R0070	
Equity risk	R0080	
Property risk	R0090	
Spread risk	R0100	
Concentration risk	R0110	

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Currency risk	R0120	
Other market risk	R0125	
Diversification within market risk	R0130	
Counterparty default risk	R0180	
Type 1 exposures	R0150	
Type 2 exposures	R0160	
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	
Life underwriting risk	R0270	
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Total health underwriting risk	R0320	
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	

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Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	
Non-life premium and reserve risk (ex catastrophe risk)	R0330	
Non-life catastrophe risk	R0340	
Lapse risk	R0350	
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	
Intangible asset risk	R0400	
Operational and other risks	R0430	
Operational risk	R0422	
Other risks	R0424	
Total before all diversification	R0432	
Total before diversification between risk modules	R0434	
Diversification between risk modules	R0436	
Total after diversification	R0438	
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	

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Solvency capital requirement including capital add-on	R0480	
Undisclosed capital add-on - residual model limitation	R0482	
Capital add-on	R0484	
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	

(b) template IR.25.04.04, specifying information in relation to the calculation of the group Solvency Capital Requirement;

IR.25.04.04 Solvency Capital Requirement Annual group		
Rows		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	
Interest rate risk	R0070	
Equity risk	R0080	
Property risk	R0090	
Spread risk	R0100	
Concentration risk	R0110	
Currency risk	R0120	
Other market risk	R0125	

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Diversification within market risk	R0130	
Counterparty default risk	R0180	
Type 1 exposures	R0150	
Type 2 exposures	R0160	
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	
Life underwriting risk	R0270	
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Total health underwriting risk	R0320	
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	

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Non-life underwriting risk	R0370	
Non-life premium and reserve risk (ex catastrophe risk)	R0330	
Non-life catastrophe risk	R0340	
Lapse risk	R0350	
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	
Intangible asset risk	R0400	
Operational and other risks	R0430	
Operational risk	R0422	
Other risks	R0424	
Total before all diversification	R0432	
Total before diversification between risk modules	R0434	
Diversification between risk modules	R0436	
Total after diversification	R0438	
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency capital requirement including capital add-on	R0480	
Undisclosed capital add-on - residual model limitation	R0482	

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Capital add-on	R0484	
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non- regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
Solvency capital requirement (consolidation method)	R0555	
SCR for undertakings included via D and A	R0560	
SCR for sub-groups included via D and A	R0565	
Solvency capital requirement	R0570	

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(c) template IR.25.04.21, specifying information in relation to the calculation of the Solvency Capital Requirement;

IR.25.04.21		
Solvency Capital Requirement		
Disclosure solo		
Rows		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	
Interest rate risk	R0070	
Equity risk	R0080	
Property risk	R0090	
Spread risk	R0100	
Concentration risk	R0110	
Currency risk	R0120	
Other market risk	R0125	
Diversification within market risk	R0130	
Counterparty default risk	R0180	
Type 1 exposures	R0150	
Type 2 exposures	R0160	
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	

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Life underwriting risk	R0270	
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Total health underwriting risk	R0320	
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	
Non-life premium and reserve risk (ex catastrophe risk)	R0330	
Non-life catastrophe risk	R0340	
Lapse risk	R0350	
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	

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Intangible asset risk	R0400	
Operational and other risks	R0430	
Operational risk	R0422	
Other risks	R0424	
Total before all diversification	R0432	
Total before diversification between risk modules	R0434	
Diversification between risk modules	R0436	
Total after diversification	R0438	
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency capital requirement including capital add-on	R0480	
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	

(d) template IR.25.04.22, specifying information in relation to the calculation of the group Solvency Capital Requirement;

IR.25.04.22

Solvency Capital Requirement

Disclosure group

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Rows		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	
Interest rate risk	R0070	
Equity risk	R0080	
Property risk	R0090	
Spread risk	R0100	
Concentration risk	R0110	
Currency risk	R0120	
Other market risk	R0125	
Diversification within market risk	R0130	
Counterparty default risk	R0180	
Type 1 exposures	R0150	
Type 2 exposures	R0160	
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	
Life underwriting risk	R0270	
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	

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Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	
Health underwriting risk	R0320	
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	
Non-life premium and reserve risk	R0330	
Non-life catastrophe risk	R0340	
Lapse risk	R0350	
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	
Intangible asset risk	R0400	
Operational and other risks	R0430	
Operational risk	R0422	
Other risks	R0424	
Total before all diversification	R0432	

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Total before diversification between risk modules	R0434	
Diversification between risk modules	R0436	
Total after diversification	R0438	
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	
Other adjustments	R0455	
Solvency capital requirement including undisclosed capital add-on	R0460	
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency capital requirement including capital add-on	R0480	
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	

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Capital requirement for residual undertakings	R0550	
Overall SCR		
Solvency capital requirement (consolidation method)	R0555	
SCR for undertakings included via D and A	R0560	
SCR for sub-groups included via D and A	R0565	
Solvency capital requirement	R0570	

- (e) template IRR.25.04.01, specifying information in relation to the calculation of the notional Solvency Capital Requirement (or the notional group Solvency Capital Requirement, as applicable).

IRR.25.04.01		
Solvency Capital Requirement		
Annual RFF, solo and group		
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020	
Fund/Portfolio Number	Z0030	
Rows		C0010
Net of loss-absorbing capacity of technical provisions		
Market risk	R0140	
Interest rate risk	R0070	

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Equity risk	R0080	
Property risk	R0090	
Spread risk	R0100	
Concentration risk	R0110	
Currency risk	R0120	
Other market risk	R0125	
Diversification within market risk	R0130	
Counterparty default risk	R0180	
Type 1 exposures	R0150	
Type 2 exposures	R0160	
Other counterparty risk	R0165	
Diversification within counterparty default risk	R0170	
Life underwriting risk	R0270	
Mortality risk	R0190	
Longevity risk	R0200	
Disability-Morbidity risk	R0210	
Life-expense risk	R0220	
Revision risk	R0230	
Lapse risk	R0240	
Life catastrophe risk	R0250	
Other life underwriting risk	R0255	
Diversification within life underwriting risk	R0260	

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Total health underwriting risk	R0320	
Health SLT risk	R0280	
Health non SLT risk	R0290	
Health catastrophe risk	R0300	
Other health underwriting risk	R0305	
Diversification within health underwriting risk	R0310	
Non-life underwriting risk	R0370	
Non-life premium and reserve risk (ex catastrophe risk)	R0330	
Non-life catastrophe risk	R0340	
Lapse risk	R0350	
Other non-life underwriting risk	R0355	
Diversification within non-life underwriting risk	R0360	
Intangible asset risk	R0400	
Operational and other risks	R0430	
Operational risk	R0422	
Other risks	R0424	
Total before all diversification	R0432	
Total before diversification between risk modules	R0434	
Diversification between risk modules	R0436	
Total after diversification	R0438	
Loss-absorbing capacity of technical provisions	R0440	
Loss-absorbing capacity of deferred taxes	R0450	

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Other adjustments	R0455	
Solvency capital requirement excluding capital add-on	R0460	
Disclosed capital add-on - excluding residual model limitation	R0472	
Disclosed capital add-on - residual model limitation	R0474	
Solvency capital requirement including capital add-on	R0480	
Biting interest rate scenario	R0490	
Biting life lapse scenario	R0495	

55. IR.25.05 templates–

- (a) template IR.25.05.01, specifying information in relation to the calculation of the Solvency Capital Requirement (or the group Solvency Capital Requirement, as applicable) where the undertaking (or group, as applicable) uses one or more internal models or a partial internal model;

IR.25.05.01 Solvency Capital Requirement - Partial or full internal model components Annual solo and group			
Unique number of component	Components Description	Calculation of the Solvency Capital Requirement	Amount modelled
C0010	C0020	C0030	C0040

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(b) template IRR.25.05.01 specifying information on the notional Solvency Capital Requirement (ring-fenced funds, matching adjustment portfolios, remaining part) where the undertaking uses a full internal model or a partial internal model.

IRR.25.05.01			
Solvency Capital Requirement - Partial or full internal model components			
Annual RFF solo			
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020		
Fund/Portfolio Number	Z0030		
Unique number of component	Components Description	Calculation of the Solvency Capital Requirement	Amount modelled
C0010	C0020	C0030	C0040

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56. IR.25.06 templates–

(a) template IR.25.06.01, specifying the Solvency Capital Requirement – loss-absorbing capacity of deferred taxes.

IR.25.06.01 Solvency Capital Requirement - loss-absorbing capacity of deferred taxes Annual solo			
IR.25.06.01.01			
Deferred tax assets and liabilities			
		Before the shock	After the shock
		C0010	C0020
Deferred Tax Assets	R0010		
Deductible temporary differences	R0020		
Unused tax losses and unused tax credits	R0030		
Deferred Tax Liabilities	R0040		
IR.25.06.01.02			
Calculation of loss-absorbing capacity of deferred taxes			

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		LACDT
		C0030
Amount/estimate of LACDT reported explicitly in S.25.04	R0050	
Amount/estimate of LACDT reported implicitly in S.25.04	R0060	
Amount/estimate of total LACDT	R0070	
Amount/estimate of LACDT justified by reduction in deferred tax liabilities	R0080	
Amount/estimate of LACDT justified by reference to probable future taxable profit	R0090	
Amount/estimate of LACDT justified by set-off against profits of current or previous accounting period	R0100	
Amount/estimate of LACDT justified by carry back, future years	R0110	
Amount/estimate of LACDT justified by surrender as group relief	R0120	
Amount/estimate of Maximum LACDT	R0130	
Taxable loss caused by SCR shock	R0140	
in year of shock	R0150	
after the year of shock	R0160	
Financial year of the projection horizon of future taxable profit	R0170	
Maximum rate of UK corporation tax assumed for the LACDT calculation	R0180	

57. IR.26.01 templates–

- (a) template IR.26.01.01, specifying information on market risk;

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IR.26.01.01		
Solvency Capital Requirement - Market risk		
Annual solo		
Simplifications used		C0010
Simplifications spread risk - bonds and loans	R0012	
Simplifications market concentration risk - simplifications used	R0014	
Captives simplifications - interest rate risk	R0020	
Captives simplifications - spread risk on bonds and loans	R0030	
Captives simplifications - market concentration risk	R0040	
		Absolute values after shock
		Net solvency capital requirement
		C0060
Interest rate risk	R0100	
interest rate down shock	R0110	
interest rate up shock	R0120	
Equity risk	R0200	
type 1 equities	R0210	
type 2 equities	R0250	
qualifying infrastructure corporate equities	R0291	

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qualifying infrastructure equities other than corporate	R0292	
Property risk	R0300	
Spread risk	R0400	
bonds and loans	R0410	
loans and bonds (qualifying infrastructure corporate investment)	R0414	
loans and bonds (qualifying investment infrastructure other than infrastructure corporate)	R0413	
loans and bonds (other than qualifying investment infrastructure and infrastructure corporate)	R0412	
credit derivatives	R0420	
downward shock on credit derivatives	R0430	
upward shock on credit derivatives	R0440	
Securitisation positions	R0450	
Senior STS securitisation	R0461	
Non-senior STS securitisation	R0462	
resecuritisations	R0480	
Other securitisation	R0481	
Transitional type 1 securitisation	R0482	
Guaranteed STS securitisation	R0483	
Market risk concentrations	R0500	
Currency risk	R0600	
increase in the value of the foreign currency	R0610	
decrease in the value of the foreign currency	R0620	

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Diversification within market risk module	R0700	
Total market risk	R0800	

(b) template IRR.26.01.01, specifying information on market risk.

IRR.26.01.01		
Solvency Capital Requirement - Market risk		
Annual RFF solo		
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020	
Fund/Portfolio Number	Z0030	
Simplifications used		C0010
Simplifications spread risk - bonds and loans	R0012	
Simplifications market concentration risk - simplifications used	R0014	
Captives simplifications - interest rate risk	R0020	
Captives simplifications - spread risk on bonds and loans	R0030	
Captives simplifications - market concentration risk	R0040	
		Absolute values after shock
		Net solvency capital requirement

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		C0060
Interest rate risk	R0100	
interest rate down shock	R0110	
interest rate up shock	R0120	
Equity risk	R0200	
type 1 equities	R0210	
type 2 equities	R0250	
qualifying infrastructure corporate equities	R0291	
qualifying infrastructure equities other than corporate	R0292	
Property risk	R0300	
Spread risk	R0400	
bonds and loans	R0410	
loans and bonds (qualifying infrastructure corporate investment)	R0414	
loans and bonds (qualifying investment infrastructure other than infrastructure corporate)	R0413	
loans and bonds (other than qualifying investment infrastructure and infrastructure corporate)	R0412	
credit derivatives	R0420	
downward shock on credit derivatives	R0430	
upward shock on credit derivatives	R0440	
Securitisation positions	R0450	
Senior STS securitisation	R0461	
Non-senior STS securitisation	R0462	

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resecuritisations	R0480	
Other securitisation	R0481	
Transitional type 1 securitisation	R0482	
Guaranteed STS securitisation	R0483	
Market risk concentrations	R0500	
Currency risk	R0600	
increase in the value of the foreign currency	R0610	
decrease in the value of the foreign currency	R0620	
Diversification within market risk module	R0700	
Total market risk	R0800	

58. IR.26.02 templates–

- (a) template IR.26.02.01, specifying information on counterparty default risk;

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IR.26.02.01 Solvency Capital Requirement - Counterparty default risk Annual solo							
Simplifications used		C0010					
Simplifications	R0010						
		Name of single name exposure	Code and type of code of single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0050	C0060	C0070	C0080
Type 1 exposures	R0100						
Single name exposure 1	R0110						
Single name exposure 2	R0120						
Single name exposure 3	R0130						
Single name exposure 4	R0140						
Single name exposure 5	R0150						
Single name exposure 6	R0160						
Single name exposure 7	R0170						
Single name exposure 8	R0180						
Single name exposure 9	R0190						
Single name exposure 10	R0200						
Type 2 exposures	R0300						
Receivables from Intermediaries due for more than 3 months	R0310						
All type 2 exposures other than receivables from Intermediaries due for more than 3 months	R0320						
Diversification within counterparty default risk module	R0330						
Total counterparty default risk	R0400						

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(b) template IRR.26.02.01, specifying information on counterparty default risk.

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IRR.26.02.01							
Solvency Capital Requirement - Counterparty default risk							
Annual RFF solo							
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020						
Fund/Portfolio Number	Z0030						
Simplifications used							
Simplifications	R0010						
		Name of single name exposure	Code and type of code of single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
		C0020	C0030	C0050	C0060	C0070	C0080
Type 1 exposures	R0100						
Single name exposure 1	R0110						
Single name exposure 2	R0120						
Single name exposure 3	R0130						
Single name exposure 4	R0140						
Single name exposure 5	R0150						
Single name exposure 6	R0160						
Single name exposure 7	R0170						
Single name exposure 8	R0180						
Single name exposure 9	R0190						
Single name exposure 10	R0200						
Type 2 exposures	R0300						
Receivables from Intermediaries due for more than 3 months	R0310						
All type 2 exposures other than receivables from Intermediaries due for more than 3 months	R0320						
Diversification within counterparty default risk module	R0330						
Total counterparty default risk	R0400						

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59. IR.26.03 templates–

(a) template IR.26.03.01, specifying information on life underwriting risk;

IR.26.03.01 Solvency Capital Requirement - Life underwriting risk Annual solo			
Simplifications used		C0010	
Simplifications - mortality risk	R0010		
Simplifications - longevity risk	R0020		
Simplifications - disability-morbidity risk	R0030		
Simplifications - lapse risk	R0040		
Simplifications - life expense risk	R0050		
Simplifications - life catastrophe risk	R0060		
		Absolute values after shock	
		Net solvency capital requirement	Gross solvency capital requirement
		C0060	C0080
Mortality risk	R0100		
Longevity risk	R0200		

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Disability-morbidity risk	R0300		
Lapse risk	R0400		
risk of increase in lapse rates	R0410		
risk of decrease in lapse rates	R0420		
mass lapse risk	R0430		
Life expense risk	R0500		
Revision risk	R0600		
Life catastrophe risk	R0700		
Diversification within life underwriting risk module	R0800		
Total life underwriting risk	R0900		
		USP	
Further details on revision risk		C0090	
Factor applied for the revision shock	R1000		

(b) template IRR.26.03.01, specifying information on life underwriting risk.

IRR.26.03.01 Solvency Capital Requirement - Life underwriting risk Annual RFF solo			
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020		

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Fund/Portfolio Number	Z0030		
Simplifications used		C0010	
Simplifications - mortality risk	R0010		
Simplifications - longevity risk	R0020		
Simplifications - disability-morbidity risk	R0030		
Simplifications - lapse risk	R0040		
Simplifications - life expense risk	R0050		
Simplifications - life catastrophe risk	R0060		
		Absolute values after shock	
		Net solvency capital requirement	Gross solvency capital requirement
		C0060	C0080
Mortality risk	R0100		
Longevity risk	R0200		
Disability-morbidity risk	R0300		
Lapse risk	R0400		
risk of increase in lapse rates	R0410		
risk of decrease in lapse rates	R0420		
mass lapse risk	R0430		

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Life expense risk	R0500		
Revision risk	R0600		
Life catastrophe risk	R0700		
Diversification within life underwriting risk module	R0800		
Total life underwriting risk	R0900		
Further details on revision risk		USP	
		C0090	
		Factor applied for the revision shock	R1000

60. IR.26.04 templates–

- (a) template IR.26.04.01, specifying information on health underwriting risk;

IR.26.04.01 Solvency Capital Requirement - Health underwriting risk Annual solo			
Simplifications used		C0010	
Simplifications - health mortality risk	R0010		

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Simplifications - health longevity risk	R0020		
Simplifications - health disability-morbidity risk-medical expenses	R0030		
Simplifications - health disability-morbidity risk-income protection	R0040		
Simplifications - SLT lapse risk	R0050		
Simplifications - NSLT lapse risk	R0051		
Simplifications - health expense risk	R0060		
		Absolute values after shock	
		Net solvency capital requirement	Gross solvency capital requirement
		C0060	C0080
Health mortality risk	R0100		
Health longevity risk	R0200		
Health disability-morbidity risk	R0300		
Medical expense	R0310		
increase of medical payments	R0320		
decrease of medical payments	R0330		
Income protection	R0340		

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SLT health lapse risk	R0400		
risk of increase in lapse rates	R0410		
risk of decrease in lapse rates	R0420		
mass lapse risk	R0430		
Health expense risk	R0500		
Health revision risk	R0600		
Diversification within SLT health underwriting risk	R0700		
Total SLT health underwriting risk	R0800		
Further details on revision risk Factor applied for the revision shock		USP	
		C0090	
	R0900		

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

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NSLT health premium and reserve risk	R1100	Solvency capital requirement
		C0180

NSLT Health lapse risk NSLT health lapse risk	R1200	Absolute values after shock
		Solvency capital requirement
		C0230

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

	Net solvency capital requirement	Gross solvency capital requirement
	C0270	C0280

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Total health catastrophe risk	R1540		
Diversification within health underwriting risk module	R1600		
Total health underwriting risk	R1700		

(b) template IRR.26.04.01, specifying information on health underwriting risk.

IRR.26.04.01		
Solvency Capital Requirement - Health underwriting risk		
Annual RFF solo		
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020	
Fund/Portfolio Number	Z0030	
Simplifications used		C0010
Simplifications - health mortality risk	R0010	
Simplifications - health longevity risk	R0020	
Simplifications - health disability-morbidity risk-medical expenses	R0030	
Simplifications - health disability-morbidity risk-income protection	R0040	
Simplifications - SLT lapse risk	R0050	

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Simplifications - NSLT lapse risk	R0051		
Simplifications - health expense risk	R0060		
		Absolute values after shock	
		Net solvency capital requirement	Gross solvency capital requirement
		C0060	C0080
Health mortality risk	R0100		
Health longevity risk	R0200		
Health disability-morbidity risk	R0300		
Medical expense	R0310		
increase of medical payments	R0320		
decrease of medical payments	R0330		
Income protection	R0340		
SLT health lapse risk	R0400		
risk of increase in lapse rates	R0410		
risk of decrease in lapse rates	R0420		
mass lapse risk	R0430		
Health expense risk	R0500		
Health revision risk	R0600		
Diversification within SLT health underwriting risk	R0700		

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Total SLT health underwriting risk	R0800		
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Further details on revision risk Factor applied for the revision shock	USP
	C0090
	R0900

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

NSLT health premium and reserve risk	Solvency capital requirement
	C0180
	R1100

	Absolute values after shock
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NSLT Health lapse risk	NSLT health lapse risk	R1200	Solvency capital requirement
			C0230

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

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

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61. IR.26.05 templates–

(a) template IR.26.05.01, specifying information on non-life underwriting risk;

IR.26.05.01 Solvency Capital Requirement - Non-Life underwriting risk Annual solo									
IR.26.05.01.01 Non-life premium and reserve risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non- proportional reinsurance	USP	V _{prem}	V _{res}	Geographical Diversification	V
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Motor vehicle liability	R0100								
Motor, other classes	R0110								
Marine, aviation, transport (MAT)	R0120								
Fire and other property damage	R0130								
Third-party liability	R0140								
Credit and suretyship	R0150								
Legal expenses	R0160								
Assistance	R0170								
Miscellaneous	R0180								
Non-proportional reinsurance - property	R0190								
Non-proportional reinsurance - casualty	R0200								
Non-proportional reinsurance - MAT	R0210								
Total Volume measure	R0220								
Combined standard deviation	R0230								

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IR.26.05.01.02		
Non-life premium and reserve risk		
		Solvency capital requirement
		C0100
Non-life premium and reserve risk	R0300	
IR.26.05.01.03		
Non-Life lapse risk		
		Solvency capital requirement
		C0150
Non-life lapse risk	R0400	
IR.26.05.01.04		
Non-life catastrophe risk and total non-life underwriting risk		
		Solvency capital requirement
		C0160
Non-life catastrophe risk	R0500	
Diversification within non - life underwriting risk module	R0600	
Total non-life underwriting risk	R0700	
IR.26.05.01.05		
Simplifications used		
		Simplifications used
		C0010
Captives simplifications - premium and reserve risk	R0010	
Simplifications used - non-life lapse risk	R0011	

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(b) template IRR.26.05.01, specifying information on non-life underwriting risk.

IRR.26.05.01 Solvency Capital Requirement - Non-Life underwriting risk Annual RFF solo									
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020								
Fund/Portfolio Number	Z0030								
IRR.26.05.01.01 Non-life premium and reserve risk		Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
		USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V _{prem}	V _{res}	Geographical Diversification	V
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Motor vehicle liability	R0100								
Motor, other classes	R0110								
Marine, aviation, transport (MAT)	R0120								
Fire and other property damage	R0130								
Third-party liability	R0140								
Credit and suretyship	R0150								
Legal expenses	R0160								
Assistance	R0170								
Miscellaneous	R0180								
Non-proportional reinsurance - property	R0190								
Non-proportional reinsurance - casualty	R0200								
Non-proportional reinsurance - MAT	R0210								
Total Volume measure	R0220								
Combined standard deviation	R0230								

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IRR.26.05.01.02		
Non-life premium and reserve risk		
		Solvency capital requirement
		C0100
Non-life premium and reserve risk	R0300	

IRR.26.05.01.03		
Non-Life lapse risk		
		Solvency capital requirement
		C0150
Non-life lapse risk	R0400	

IRR.26.05.01.04		
Non-life catastrophe risk and total non-life underwriting risk		
		Solvency capital requirement
		C0160
Non-life catastrophe risk	R0500	
Diversification within non - life underwriting risk module	R0600	
Total non-life underwriting risk	R0700	

IRR.26.05.01.05		
Simplifications used		
		Simplifications used
		C0010
Captives simplifications - premium and reserve risk	R0010	
Simplifications used - non-life lapse risk	R0011	

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62. IR.26.06 templates–

(a) template IR.26.06.01, specifying information on operational risk;

IR.26.06.01		
Solvency Capital Requirement - Operational risk		
Annual solo		
		Capital requirement
		C0020
Operational risk - Information on technical provisions		
Life gross technical provisions (excluding risk margin) (other than unit-linked or index-linked)	R0100	
Life gross technical provisions unit-linked (excluding risk margin)	R0110	
Non-life gross technical provisions (excluding risk margin)	R0120	
Capital requirement for operational risk based on technical provisions	R0130	
Operational risk - Information on earned premiums		
Earned life gross premiums (previous 12 months) (other than unit-linked or index-linked)	R0200	
Earned life gross premiums unit-linked (previous 12 months)	R0210	
Earned non-life gross premiums (previous 12 months)	R0220	

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Earned life gross premiums (12 months prior to the previous 12 months) (other than unit-linked or index-linked)	R0230	
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	R0240	
Earned non-life gross premiums (12 months prior to the previous 12 months)	R0250	
Capital requirement for operational risk based on earned premiums	R0260	
Operational risk - calculation of the SCR		
Capital requirement for operational risk charge before capping	R0300	
Percentage of Basic Solvency Capital Requirement	R0310	
Capital requirement for operational risk charge after capping	R0320	
Expenses incurred in respect of unit linked business (previous 12 months)	R0330	
Total capital requirement for operational risk	R0340	

(b) template IRR.26.06.01, specifying information on operational risk.

IRR.26.06.01		
Solvency Capital Requirement - Operational risk		
Annual RFF solo		
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020	
Fund/Portfolio Number	Z0030	

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		Capital requirement
		C0020
Operational risk - Information on technical provisions		
Life gross technical provisions (excluding risk margin) (other than unit-linked or index-linked)	R0100	
Life gross technical provisions unit-linked (excluding risk margin)	R0110	
Non-life gross technical provisions (excluding risk margin)	R0120	
Capital requirement for operational risk based on technical provisions	R0130	
Operational risk - Information on earned premiums		
Earned life gross premiums (previous 12 months) (other than unit-linked or index-linked)	R0200	
Earned life gross premiums unit-linked (previous 12 months)	R0210	
Earned non-life gross premiums (previous 12 months)	R0220	
Earned life gross premiums (12 months prior to the previous 12 months) (other than unit-linked or index-linked)	R0230	
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	R0240	
Earned non-life gross premiums (12 months prior to the previous 12 months)	R0250	
Capital requirement for operational risk based on earned premiums	R0260	
Operational risk - calculation of the SCR		
Capital requirement for operational risk charge before capping	R0300	
Percentage of Basic Solvency Capital Requirement	R0310	

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Capital requirement for operational risk charge after capping	R0320	
Expenses incurred in respect of unit linked business (previous 12 months)	R0330	
Total capital requirement for operational risk	R0340	

63. IR.26.07 templates–

(a) template IR.26.07.01, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement;

IR.26.07.01 Solvency Capital Requirement - Simplifications Annual solo										
IR.26.07.01.01 Market risk - Spread risk (bonds and loans) (including captives)										
			Credit quality step							
			0	1	2	3	4	5	6	No rating available
			C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Market value	R0010									
Modified duration	R0020									

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IR.26.07.01.02		
Market risk - Increase in unit-linked and index-linked technical provisions		
		C0090
Increase in unit-linked and index-linked technical provisions	R0030	

IR.26.07.01.03			
Market risk - Interest rate risk (captives)			
Currency for interest rate risk (captives)	Z0040		
		Capital requirement	
		Interest rate up	Interest rate down
		C0100	C0110
Currency	R0040		

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IR.26.07.01.04		Capital at risk	Capital at risk t+1	Surrender strain	Best Estimate	Average rate t+1	Average rate t+2	Modified duration	Average run off period	Termination rate	Payments	Average inflation rate
Life underwriting risk		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220
Mortality risk	R0100											
Longevity risk	R0110											
Disability-morbidity risk	R0120											
Lapse risk												
Lapse risk (up)	R0130											
Lapse risk (down)	R0140											
Life expense risk	R0150											
Life catastrophe risk	R0160											
Health underwriting risk												
Health mortality risk	R0200											
Health longevity risk	R0210											
Health disability-morbidity risk (medical expense)	R0220											
Health disability-morbidity risk (income protection)	R0230											
Health SLT lapse risk												
Lapse risk (up)	R0240											
Lapse risk (down)	R0250											
Health expense risk	R0260											

IR.26.07.01.05		
Market risk - Market risk concentrations		
		C0300
Debt portfolio share	R0300	

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IR.26.07.01.06 NAT CAT simplifications		Risk weight that was chosen	Sum of exposure
		C0320	C0330
Windstorm	R0400		
Hail	R0410		
Earthquake	R0420		
Flood	R0430		
Subsidence	R0440		

- (b) template IRR.26.07.01, specifying information on the simplifications used in the calculation of the notional Solvency Capital Requirement.

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IRR.26.07.01 Solvency Capital Requirement - Simplifications Annual RFF solo									
Ring Fenced Fund/Matching adjustment portfolio or remaining part	Z0020								
Fund/Portfolio Number	Z0030								
IRR.26.07.01.01 Market risk - Spread risk (bonds and loans) (including captives)									
		Credit quality step							
		0	1	2	3	4	5	6	No rating available
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
Market value	R0010								
Modified duration	R0020								

IRR.26.07.01.02 Market risk - Increase in unit-linked and index-linked technical provisions		
		C0090
Increase in unit-linked and index-linked technical provisions	R0030	

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IRR.26.07.01.03			
Market risk - Interest rate risk (captives)			
Currency for interest rate risk (captives)	Z0040		
		Capital requirement	
		Interest rate up	Interest rate down
		C0100	C0110
Currency	R0040		

IRR.26.07.01.04 Life underwriting risk		Capital at risk	Capital at risk t+1	Surrender strain	Best Estimate	Average rate t+1	Average rate t+2	Modified duration	Average run off period	Termination rate	Payments	Average inflation rate
		C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220
Mortality risk	R0100											
Longevity risk	R0110											
Disability-morbidity risk	R0120											
Lapse risk												
Lapse risk (up)	R0130											
Lapse risk (down)	R0140											
Life expense risk	R0150											
Life catastrophe risk	R0160											
Health underwriting risk												
Health mortality risk	R0200											
Health longevity risk	R0210											
Health disability-morbidity risk (medical expense)	R0220											
Health disability-morbidity risk (income protection)	R0230											
Health SLT lapse risk												
Lapse risk (up)	R0240											
Lapse risk (down)	R0250											
Health expense risk	R0260											

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IRR.26.07.01.05		
Market risk - Market risk concentrations		
		C0300
Debt portfolio share	R0300	

IRR.26.07.01.06			
NAT CAT simplifications			
		Risk weight that was chosen	Sum of exposure
		C0320	C0330
Windstorm	R0400		
Hail	R0410		
Earthquake	R0420		
Flood	R0430		
Subsidence	R0440		

64. IR.27.01 templates–

- (a) template IR.27.01.01, specifying information on Solvency Capital Requirement (non-life and health catastrophe risk);

IR.27.01.01	
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Solvency Capital Requirement - Non-life and health catastrophe risk Annual solo				
IR.27.01.01.01				
Non-life and Health catastrophe risk - Summary				
		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Non-life catastrophe risk - Summary				
Natural catastrophe risk	R0010			
Windstorm	R0020			
Earthquake	R0030			
Flood	R0040			
Hail	R0050			
Subsidence	R0060			
Diversification between perils	R0070			
Catastrophe risk non-proportional property reinsurance	R0080			
Man-made catastrophe risk	R0090			
Motor vehicle liability	R0100			
Marine	R0110			
Aviation	R0120			

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Fire	R0130			
Liability	R0140			
Credit & Suretyship	R0150			
Diversification between perils	R0160			
Other non-life catastrophe risk	R0170			
Diversification between perils	R0180			
Total Non-life catastrophe risk before diversification	R0190			
Diversification between sub-modules	R0200			
Total Non-life catastrophe risk after diversification	R0210			
Health catastrophe risk - Summary				
Health catastrophe risk	R0300			
Mass accident	R0310			
Accident concentration	R0320			
Pandemic	R0330			
Diversification between sub-modules	R0340			

IR.27.01.01.02
Natural Catastrophe
risk - Windstorm

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		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
Natural Catastrophe risk - Windstorm										
Republic of Austria	R0400									
Kingdom of Belgium	R0410									
Czech Republic	R0420									
Swiss Confederation; Principality of Lichtenstein	R0430									
Kingdom of Denmark	R0440									
Republic of Slovenia	R0441									
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450									
Federal Republic of Germany	R0460									

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Republic of Hungary	R0461									
Republic of Iceland	R0470									
Ireland	R0480									
Grand Duchy of Luxembourg	R0490									
Kingdom of the Netherlands	R0500									
Kingdom of Norway	R0510									
Republic of Poland	R0520									
Republic of Finland	R0521									
Kingdom of Spain	R0530									
Kingdom of Sweden	R0540									
United Kingdom of Great Britain and Northern Ireland	R0550									
Guadeloupe	R0560									
Martinique	R0570									
Collectivity of Saint Martin	R0580									
Réunion	R0590									
Total Windstorm specified Regions before diversification	R0600									
Northern Europe	R0610									

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Mid-west United States of America	R0770									
Western United States of America	R0780									
Total Windstorm Other Regions before diversifications	R0790									
Total Windstorm all Regions before diversification	R0800									
Diversification effect between regions	R0810									
Total Windstorm after diversification	R0820									

**IR.27.01.01.03
Natural Catastrophe risk -
Earthquake**

Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200

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Natural Catastrophe risk - Earthquake									
Republic of Austria	R0830								
Kingdom of Belgium	R0840								
Republic of Bulgaria	R0850								
Republic of Croatia	R0860								
Republic of Cyprus	R0870								
Czech Republic	R0880								
Swiss Confederation; Principality of Lichtenstein	R0890								
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900								
Federal Republic of Germany	R0910								
Hellenic Republic	R0920								
Republic of Hungary	R0930								
Italian Republic; Republic of San Marino; Vatican City State	R0940								
Republic of Malta	R0950								
Portuguese Republic	R0960								
Romania	R0970								

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Slovak Republic	R0980								
Republic of Slovenia	R0990								
Guadeloupe	R1000								
Martinique	R1010								
Collectivity of Saint Martin	R1020								
Total Earthquake specified Regions before diversification	R1030								
Northern Europe	R1040								
Western Europe	R1050								
Eastern Europe	R1060								
Southern Europe	R1070								
Central and Western Asia	R1080								
Eastern Asia	R1090								
South and South-Eastern Asia	R1100								
Oceania	R1110								
Northern Africa	R1120								
Southern Africa	R1130								
Northern America excluding the United States of America	R1140								
Caribbean and Central America	R1150								
Eastern South America	R1160								
Northern, southern and western South America	R1170								

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North-east United States of America	R1180								
South-east United States of America	R1190								
Mid-west United States of America	R1200								
Western United States of America	R1210								
Total Earthquake Other Regions before diversifications	R1220								
Total Earthquake all Regions before diversification	R1230								
Diversification effect between regions	R1240								
Total Earthquake after diversification	R1250								

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IR.27.01.01.04 Natural Catastrophe risk - Flood		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290
Natural Catastrophe risk - Flood										
Republic of Austria	R1260									
Kingdom of Belgium	R1270									
Republic of Bulgaria	R1280									
Czech Republic	R1290									
Swiss Confederation; Principality of Lichtenstein	R1300									
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion];	R1310									

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Principality of Monaco; Principality of Andorra										
Federal Republic of Germany	R1320									
Republic of Hungary	R1330									
Italian Republic; Republic of San Marino; Vatican City State	R1340									
Republic of Poland	R1350									
Romania	R1360									
Slovak Republic	R1370									
Republic of Slovenia	R1380									
United Kingdom of Great Britain and Northern Ireland	R1390									
Total Flood specified Regions before diversification	R1400									
Northern Europe	R1410									
Western Europe	R1420									
Eastern Europe	R1430									
Southern Europe	R1440									

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Total Flood Regions before diversifications	R1590									
Total Flood all Regions before diversification	R1600									
Diversification effect between regions	R1610									
Total Flood after diversification	R1620									

IR.27.01.01.05 Natural Catastrophe risk - Hail										
		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380
Natural Catastrophe risk - Hail										
Republic of Austria	R1630									
Kingdom of Belgium	R1640									
Czech Republic	R1641									

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Swiss Confederation; Principality of Lichtenstein	R1650									
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1660									
Federal Republic of Germany	R1670									
Italian Republic; Republic of San Marino; Vatican City State	R1680									
Grand Duchy of Luxemburg	R1690									
Kingdom of the Netherlands	R1700									
Republic of Slovenia	R1701									
Kingdom of Spain	R1710									
Total Hail specified Regions before diversification	R1720									
Northern Europe	R1730									
Western Europe	R1740									

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Eastern Europe	R1750										
Southern Europe	R1760										
Central and Western Asia	R1770										
Eastern Asia	R1780										
South and South-Eastern Asia	R1790										
Oceania	R1800										
Northern Africa	R1810										
Southern Africa	R1820										
Northern America excluding the United States of America	R1830										
Caribbean and Central America	R1840										
Eastern South America	R1850										
Northern, southern and western South America	R1860										
North-east United States of America	R1870										
South-east United States of America	R1880										
Mid-west United States of America	R1890										

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Western United States of America	R1900									
Total Hail Other Regions before diversifications	R1910									
Total Hail all Regions before diversification	R1920									
Diversification effect between regions	R1930									
Total Hail after diversification	R1940									

IR.27.01.01.06									
Natural Catastrophe risk - Subsidence									
		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0390	C0400	C0410	C0420	C0430	C0440	C0450	C0460
Natural Catastrophe risk - Subsidence									

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Total Subsidence before diversification	R1950								
Diversification effect between zones	R1960								
Total Subsidence after diversification	R1970								

IR.27.01.01.07						
Catastrophe risk - Non-proportional property reinsurance						
		Catastrophe risk - Non-proportional property reinsurance				
		Estimation of the premiums to be earned	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0470	C0480	C0490	C0500	C0510
Non-proportional property reinsurance	R2000					

IR.27.01.01.08	
Man made catastrophe risk - Motor Vehicle Liability	
Man made catastrophe risk - Motor Vehicle Liability	

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

IR.27.01.01.09

**Man made catastrophe risk -
Marine Tanker Collision**

Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	Name of vessel
C0580	C0590	C0600	C0610	C0620	C0630	C0640	C0650

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Marine Tanker Collision	R2200								
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IR.27.01.01.1											
0											
Man made catastrophe risk - Marine Platform Explosion											
		Catastroph e Risk Charge Property damage before risk mitigation	Catastroph e Risk Charge Removal of wreckage before risk mitigation	Catastroph e Risk Charge Loss of production income before risk mitigation	Catastroph e Risk Charge Capping of the well or making the well secure before risk mitigation	Catastroph e Risk Charge Liability insurance and reinsuranc e obligation s before risk mitigation	Catastroph e Risk Charge Marine Platform Explosion before risk mitigation	Estimate d Risk Mitigatio n	Estimated Reinstateme nt Premiums	Catastroph e Risk Charge Marine Platform Explosion after risk mitigation	Name of platfor m
		C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750
Marine Platform Explosion	R230 0										

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IR.27.01.01.11				
Man made catastrophe risk - Marine		Man made catastrophe risk - Marine		
		Catastrophe Risk Charge Marine before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Marine after risk mitigation
		C0760	C0770	C0780
Total before diversification	R2400			
Diversification between type of event	R2410		X	
Total after diversification	R2420			

IR.27.01.01.28		
Number of vessels		
		Number
		C0781
Number of vessels below the threshold of EUR 250k	R2421	

IR.27.01.01.12							
Man made catastrophe risk - Aviation							
		Man made catastrophe risk - Aviation					
		Catastrophe risk Charge Aviation hull before risk mitigation	Catastrophe risk Charge Aviation liability before risk mitigation	Catastrophe Risk Charge Aviation before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Aviation after risk mitigation
		C0790	C0800	C0810	C0820	C0830	C0840
Gross Catastrophe Risk Charge Aviation	R2500						

IR.27.01.01.13							
Man made catastrophe risk - Fire							
		Man made catastrophe risk - Fire					
		Catastrophe Risk Charge Fire before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Fire after risk mitigation		
		C0850	C0860	C0870	C0880		
Fire	R2600						

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IR.27.01.01.14 Man made catastrophe risk - Liability		Man made catastrophe risk - Liability						
		Earned premium following 12 months	Largest liability limit provided	Number of claims	Catastrophe Risk Charge Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Liability after risk mitigation
		C0890	C0900	C0910	C0920	C0930	C0940	C0950
Professional malpractice liability	R2700							
Employers liability	R2710							
Directors and officers liability	R2720							
Other liability	R2730							
Non-proportional reinsurance	R2740							
Total	R2750							

IR.27.01.01.15 Man made catastrophe risk - Liability	
Man made catastrophe risk - Liability	

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		Catastrophe Risk Charge Liability before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Liability after risk mitigation	
		C0960	C0970	C0980	
Total before diversification	R2800				
Diversification between type of cover	R2810		X		
Total after diversification	R2820				
IR.27.01.01.16					
Man made catastrophe risk - Credit & Suretyship - Large Credit Default					
Man made catastrophe risk - Credit & Suretyship - Large Credit Default					
Exposure (individual or group)	Proportion of damage caused by scenario	Catastrophe Risk Charge Credit & Surety before risk mitigation - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Surety after risk mitigation - Large Credit Default
C0990	C1000	C1010	C1020	C1030	C1040

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Largest exposure 1	R2900					
Largest exposure 2	R2910					
Total	R2920					

IR.27.01.01.17

**Man made catastrophe risk - Credit & Suretyship -
Recession Risk**

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

IR.27.01.01.18

Man made catastrophe risk - Credit & Suretyship

Man made catastrophe risk - Credit & Suretyship

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

IR.27.01.01.19

Man made catastrophe risk - Other non-life catastrophe risk

Man made catastrophe risk - Other non-life catastrophe risk			
Estimation of the gross premiums to be earned	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation
C1130	C1140	C1150	C1160

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MAT other than Marine and Aviation	R3200				
Non-proportional MAT reinsurance other than Marine and Aviation	R3210				
Miscellaneous financial loss	R3220				
Non-proportional Casualty reinsurance other than General liability	R3230				
Non-proportional Credit & Surety reinsurance	R3240				
Total before diversification	R3250				
Diversification between groups of obligations	R3260				
Total after diversification	R3270				

IR.27.01.0
1.20
Health
Catastrophe risk -
Mass
accident

Accidental death		Permanent disability		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
# Policyholders	Total value of benefit	# Policyholders	Total value of benefit	# Policyholders	Total value of benefit	# Policyholders	Total value of benefit				

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			its payable		its payable		its payable		its payable	mitigation			
		C1170	C1180	C1190	C1200	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300
Health Catastrophe risk - Mass accident													
Republic of Austria	R3300												
Kingdom of Belgium	R3310												
Republic of Bulgaria	R3320												
Republic of Croatia	R3330												
Republic of Cyprus	R3340												
Czech Republic	R3350												
Kingdom of Denmark	R3360												

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Republic of Estonia	R33 70												
Republic of Finland	R33 80												
French Republic; Principality of Monaco; Principality of Andorra	R33 90												
Hellenic Republic	R34 00												
Federal Republic of Germany	R34 10												
Republic of Hungary	R34 20												
Republic of Iceland	R34 30												
Ireland	R34 40												
Italian Republic; Republic of San	R34 50												

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Marino; Vatican City State													
Republic of Latvia	R34 60												
Republic of Lithuania	R34 70												
Grand Duchy of Luxemburg	R34 80												
Republic of Malta	R34 90												
Kingdom of the Netherland s	R35 00												
Kingdom of Norway	R35 10												
Republic of Poland	R35 20												
Portuguese Republic	R35 30												
Romania	R35 40												

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Slovak Republic	R35 50																			
Republic of Slovenia	R35 60																			
Kingdom of Spain	R35 70																			
Kingdom of Sweden	R35 80																			
Swiss Confederation	R35 90																			
United Kingdom of Great Britain and Northern Ireland	R36 00																			
Total Mass accident all countries before diversification	R36 10																			

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Diversification effect between countries	R36 20										
Total Mass accident all countries after diversification	R36 30										

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IR.27.01.01.21 Health Catastrophe risk - Concentration accident		Largest known accident risk concentration	Average sum insured				Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
			Accidental death	Permanent disability	Disability 12 months	Medical treatment				
			C1310	C1320	C1330	C1350				
Health Catastrophe risk - Concentration accident										
Republic of Austria	R3700									
Kingdom of Belgium	R3710									
Republic of Bulgaria	R3720									
Republic of Croatia	R3730									
Republic of Cyprus	R3740									
Czech Republic	R3750									

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Kingdom of Denmark	R3760									
Republic of Estonia	R3770									
Republic of Finland	R3780									
French Republic	R3790									
Hellenic Republic	R3800									
Federal Republic of Germany	R3810									
Republic of Hungary	R3820									
Republic of Iceland	R3830									
Ireland	R3840									
Italian Republic	R3850									
Republic of Latvia	R3860									
Republic of Lithuania	R3870									
Grand Duchy of Luxemburg	R3880									
Republic of Malta	R3890									
Kingdom of the Netherlands	R3900									
Kingdom of Norway	R3910									
Republic of Poland	R3920									
Portuguese Republic	R3930									
Romania	R3940									

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Slovak Republic	R3950									
Republic of Slovenia	R3960									
Kingdom of Spain	R3970									
Kingdom of Sweden	R3980									
Swiss Confederation	R3990									
United Kingdom of Great Britain and Northern Ireland	R4000									

IR.27.01.01.23**Health Catastrophe
risk -
Concentration
accident**

Issuer country/country of residence	C1410
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Largest known accident risk concentration	Average sum insured				Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
	Accidental death	Permanent disability	Disability 12 months	Medical treatment				

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		C1310	C1320	C1330	C1350	C1360	C1370	C1380	C1390	C1400
Health Catastrophe risk Concentration accident -										
Other countries to be considered in the Concentration accident	R4010									

IR.27.01.01.26 Health Catastrophe risk Concentration accident -										
		Largest known accident risk concentration	Average sum insured				Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
			Accidental death	Permanent disability	Disability 12 months	Medical treatment				
			C1310	C1320	C1330	C1350				
Health Catastrophe risk Concentration accident -										

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Total Concentration accident countries all before diversification Diversification effect between countries Total Concentration accident countries all after diversification	R4020									
	R4030									
	R4040									

IR.27.01.0
1.22
Health
Catastrophe risk - Pandemic

Income protection	Medical expense	Catastrophe	Estimated Risk	Estimated Reinstatement	Catastrophe
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		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care	Risk Charge before risk mitigation	Mitigation	ment Premiums	Risk Charge after risk mitigation
		C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540
Health Catastrophe risk - Pandemic														
Republic of Austria	R4100													
Kingdom of Belgium	R4110													
Republic of Bulgaria	R4120													

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Republic of Croatia	R41 30																			
Republic of Cyprus	R41 40																			
Czech Republic	R41 50																			
Kingdom of Denmark	R41 60																			
Republic of Estonia	R41 70																			
Republic of Finland	R41 80																			
French Republic	R41 90																			
Hellenic Republic	R42 00																			
Federal Republic of Germany	R42 10																			
Republic of Hungary	R42 20																			

IR.27.01.0
1.24
Health
Catastrophe risk -
Pandemic

Issuer country/country of residence	C1550
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Income protection		Medical expense							Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal				

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										medi cal care				
		C142 0	C1430	C144 0	C1450	C1460	C1470	C1480	C149 0	C150 0	C1510	C1520	C1530	C1540
Health Catastrop he risk - Pandemic														
Other countries to be considered in the Pandemic	R44 10													

IR.27.01.0
1.25
Health
Catastrop
he risk -

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Pandemic. Total		Income protection		Medical expense						Catastro phe Risk Charge before risk mitigati on	Estimat ed Risk Mitigat ion	Estimated Reinsteat ment Premiums	Catastro phe Risk Charge after risk mitigati on	
		Num ber of insur ed peopl e	Total pande mic exposu re	Num ber of insur ed perso ns	Unit claim cost hospitalisa tion	Ratio of insured persons using hospitalisa tion	Unit claim cost medical practitio ner	Ratio of insured persons using medical practitio ner	Unit claim cost no form al medi cal care					Ratio of insur ed perso ns using no form al medi cal care
		C142 0	C1430	C144 0	C1450	C1460	C1470	C1480	C149 0					C150 0
Health Catastrop he risk - Pandemic														
Total Pandemic	R44 20													

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Earthquake	R0030			
Flood	R0040			
Hail	R0050			
Subsidence	R0060			
Diversification between perils	R0070			
Catastrophe risk non-proportional property reinsurance	R0080			
Man-made catastrophe risk	R0090			
Motor vehicle liability	R0100			
Marine	R0110			
Aviation	R0120			
Fire	R0130			
Liability	R0140			
Credit & Suretyship	R0150			
Diversification between perils	R0160			
Other non-life catastrophe risk	R0170			
Diversification between perils	R0180			
Total Non-life catastrophe risk before diversification	R0190			
Diversification between sub-modules	R0200			
Total Non-life catastrophe risk after diversification	R0210			
Health catastrophe risk - Summary				
Health catastrophe risk	R0300			
Mass accident	R0310			

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Accident concentration	R0320			
Pandemic	R0330			
Diversification between sub-modules	R0340			

IRR.27.01.01.02 Natural Catastrophe risk - Windstorm										
		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
Natural Catastrophe risk - Windstorm										
Republic of Austria	R0400									
Kingdom of Belgium	R0410									
Czech Republic	R0420									
Swiss Confederation; Principality of Lichtenstein	R0430									
Kingdom of Denmark	R0440									
Republic of Slovenia	R0441									

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French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0450									
Federal Republic of Germany	R0460									
Republic of Hungary	R0461									
Republic of Iceland	R0470									
Ireland	R0480									
Grand Duchy of Luxemburg	R0490									
Kingdom of the Netherlands	R0500									
Kingdom of Norway	R0510									
Republic of Poland	R0520									
Republic of Finland	R0521									
Kingdom of Spain	R0530									
Kingdom of Sweden	R0540									
United Kingdom of Great Britain and Northern Ireland	R0550									
Guadeloupe	R0560									

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		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200
Natural Catastrophe risk - Earthquake									
Republic of Austria	R0830								
Kingdom of Belgium	R0840								
Republic of Bulgaria	R0850								
Republic of Croatia	R0860								
Republic of Cyprus	R0870								
Czech Republic	R0880								
Swiss Confederation; Principality of Lichtenstein	R0890								
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R0900								
Federal Republic of Germany	R0910								
Hellenic Republic	R0920								

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Republic of Hungary	R0930								
Italian Republic; Republic of San Marino; Vatican City State	R0940								
Republic of Malta	R0950								
Portuguese Republic	R0960								
Romania	R0970								
Slovak Republic	R0980								
Republic of Slovenia	R0990								
Guadeloupe	R1000								
Martinique	R1010								
Collectivity of Saint Martin	R1020								
Total Earthquake specified Regions before diversification	R1030								
Northern Europe	R1040								
Western Europe	R1050								
Eastern Europe	R1060								
Southern Europe	R1070								
Central and Western Asia	R1080								
Eastern Asia	R1090								
South and South-Eastern Asia	R1100								
Oceania	R1110								
Northern Africa	R1120								
Southern Africa	R1130								

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		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290
Natural Catastrophe risk - Flood										
Republic of Austria	R1260									
Kingdom of Belgium	R1270									
Republic of Bulgaria	R1280									
Czech Republic	R1290									
Swiss Confederation; Principality of Lichtenstein	R1300									
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra	R1310									
Federal Republic of Germany	R1320									
Republic of Hungary	R1330									

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Southern Africa	R1500									
Northern America excluding the United States of America	R1510									
Caribbean and Central America	R1520									
Eastern South America	R1530									
Northern, southern and western South America	R1540									
North-east United States of America	R1550									
South-east United States of America	R1560									
Mid-west United States of America	R1570									
Western United States of America	R1580									
Total Flood Other Regions before diversifications	R1590									
Total Flood all Regions before diversification	R1600									
Diversification effect between regions	R1610									

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Total Flood after diversification	R1620									
--	-------	--	--	--	--	--	--	--	--	--

IRR.27.01.01.05 Natural Catastrophe risk - Hail										
		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Scenario A or B	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0300	C0310	C0320	C0330	C0340	C0350	C0360	C0370	C0380
Natural Catastrophe risk - Hail										
Republic of Austria	R1630									
Kingdom of Belgium	R1640									
Czech Republic	R1641									
Swiss Confederation; Principality of Lichtenstein	R1650									
French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion];	R1660									

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Principality of Monaco; Principality of Andorra										
Federal Republic of Germany	R1670									
Italian Republic; Republic of San Marino; Vatican City State	R1680									
Grand Duchy of Luxemburg	R1690									
Kingdom of the Netherlands	R1700									
Republic of Slovenia	R1701									
Kingdom of Spain	R1710									
Total Hail specified Regions before diversification	R1720									
Northern Europe	R1730									
Western Europe	R1740									
Eastern Europe	R1750									
Southern Europe	R1760									
Central and Western Asia	R1770									
Eastern Asia	R1780									

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Total Hail all Regions before diversification	R1920								
Diversification effect between regions	R1930								
Total Hail after diversification	R1940								

IRR.27.01.01.06									
Natural Catastrophe risk - Subsidence									
		Estimation of the gross premiums to be earned	Exposure	Specified Gross Loss	Catastrophe Risk Charge Factor before risk mitigation	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		C0390	C0400	C0410	C0420	C0430	C0440	C0450	C0460
Natural Catastrophe risk - Subsidence									
Total Subsidence before diversification	R1950								
Diversification effect between zones	R1960								
Total Subsidence after diversification	R1970								

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IRR.27.01.01.07					
Catastrophe risk - Non-proportional property reinsurance					
Catastrophe risk - Non-proportional property reinsurance					
	Estimation of the premiums to be earned	Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
	C0470	C0480	C0490	C0500	C0510
Non-proportional property reinsurance		R2000			

IRR.27.01.01.08						
Man made catastrophe risk - Motor Vehicle Liability						
Man made catastrophe risk - Motor Vehicle Liability						
	Number of vehicles policy limit above 24M€	Number of vehicles policy limit below or equal to 24M€	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation

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		C0520	C0530	C0540	C0550	C0560	C0570
Motor Vehicle Liability	R2100						

IRR.27.01.01.09									
Man made catastrophe risk - Marine Tanker Collision									
		Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	Name of vessel
		C0580	C0590	C0600	C0610	C0620	C0630	C0640	C0650
Marine Tanker Collision	R2200								

IRR.27.01.01.10								
Man made catastrophe risk - Marine								

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Platform Explosion		Catastroph e Risk Charge Property damage before risk mitigation	Catastroph e Risk Charge Removal of wreckage before risk mitigation	Catastroph e Risk Charge Loss of production income before risk mitigation	Catastroph e Risk Charge Capping of the well or making the well secure before risk mitigation	Catastroph e Risk Charge Liability insurance and reinsuranc e obligation s before risk mitigation	Catastroph e Risk Charge Marine Platform Explosion before risk mitigation	Estimate d Risk Mitigatio n	Estimated Reinstateme nt Premiums	Catastroph e Risk Charge Marine Platform Explosion after risk mitigation	Name of platfor m
		C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750
Marine Platform Explosion	R230 0										

IRR.27.01.01.11

Man made catastrophe risk - Marine

Man made catastrophe risk - Marine

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		Catastrophe Risk Charge Marine before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Marine after risk mitigation
		C0760	C0770	C0780
Total before diversification	R2400			
Diversification between type of event	R2410		XXXXXXXXXX	
Total after diversification	R2420			

IRR.27.01.01.28		
Number of vessels		
		Number
		C0781
Number of vessels below the threshold of EUR 250k	R2421	

IRR.27.01.01.12	
Man made catastrophe risk - Aviation	
	Man made catastrophe risk - Aviation

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

IRR.27.01.01.13 Man made catastrophe risk - Fire				
Man made catastrophe risk - Fire				
	Catastrophe Risk Charge Fire before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Fire after risk mitigation
	C0850	C0860	C0870	C0880
Fire	R2600			

IRR.27.01.01.14 Man made catastrophe risk - Liability	
Man made catastrophe risk - Liability	

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

IRR.27.01.01.15

Man made catastrophe risk - Liability

Man made catastrophe risk - Liability		
Catastrophe Risk Charge Liability before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Liability after risk mitigation
C0960	C0970	C0980

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Total before diversification	R2800			
Diversification between type of cover	R2810			
Total after diversification	R2820			

IRR.27.01.01.16							
Man made catastrophe risk - Credit & Suretyship							
- Large Credit Default							
Man made catastrophe risk - Credit & Suretyship - Large Credit Default							
		Exposure (individual or group)	Proportion of damage caused by scenario	Catastrophe Risk Charge Credit & Surety before risk mitigation - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Surety after risk mitigation - Large Credit Default
		C0990	C1000	C1010	C1020	C1030	C1040
Largest exposure 1	R2900						
Largest exposure 2	R2910						
Total	R2920						

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IRR.27.01.01.17					
Man made catastrophe risk - Credit & Suretyship - Recession Risk					
Man made catastrophe risk - Credit & Suretyship - Recession Risk					
	Earned premium following 12 months	Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Recession Risk
	C1050	C1060	C1070	C1080	C1090
Total		R3000			

IRR.27.01.01.18	
Man made catastrophe risk - Credit & Suretyship	
	Man made catastrophe risk - Credit & Suretyship

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

IRR.27.01.01.19

Man made catastrophe risk - Other non-life catastrophe risk

Man made catastrophe risk - Other non-life catastrophe risk			
Estimation of the gross premiums to be earned	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation	Estimated Total Risk Mitigation	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation

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		C1130	C1140	C1150	C1160
MAT other than Marine and Aviation	R3200			 	
Non-proportional MAT reinsurance other than Marine and Aviation	R3210			 	
Miscellaneous financial loss	R3220			 	
Non-proportional Casualty reinsurance other than General liability	R3230			 	
Non-proportional Credit & Surety reinsurance	R3240			 	
Total before diversification	R3250	 	 		
Diversification between groups of obligations	R3260	 	 		
Total after diversification	R3270	 	 		

IRR.27.01.0
1.20
Health
Catastrophe
risk - Mass
accident

Accidental death		Permanent disability		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
# Policyholders	Total value of benef	# Policyholders	Total value of benef	# Policyholders	Total value of benef	# Policyholders	Total value of benef				

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			its payable		its payable		its payable		its payable	mitigation			
		C1170	C1180	C1190	C1200	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300
Health Catastrophe risk - Mass accident													
Republic of Austria	R3300												
Kingdom of Belgium	R3310												
Republic of Bulgaria	R3320												
Republic of Croatia	R3330												
Republic of Cyprus	R3340												
Czech Republic	R3350												
Kingdom of Denmark	R3360												
Republic of Estonia	R3370												

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Republic of Finland	R33 80												
French Republic; Principality of Monaco; Principality of Andorra	R33 90												
Hellenic Republic	R34 00												
Federal Republic of Germany	R34 10												
Republic of Hungary	R34 20												
Republic of Iceland	R34 30												
Ireland	R34 40												
Italian Republic; Republic of San Marino; Vatican City State	R34 50												

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Republic of Latvia	R34 60												
Republic of Lithuania	R34 70												
Grand Duchy of Luxemburg	R34 80												
Republic of Malta	R34 90												
Kingdom of the Netherlands	R35 00												
Kingdom of Norway	R35 10												
Republic of Poland	R35 20												
Portuguese Republic	R35 30												
Romania	R35 40												
Slovak Republic	R35 50												
Republic of Slovenia	R35 60												

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Kingdom of Spain	R3570												
Kingdom of Sweden	R3580												
Swiss Confederation	R3590												
United Kingdom of Great Britain and Northern Ireland	R3600												
Total Mass accident all countries before diversification	R3610												
Diversification effect between countries	R3620												
Total Mass accident all countries	R3630												

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Czech Republic	R3750									
Kingdom of Denmark	R3760									
Republic of Estonia	R3770									
Republic of Finland	R3780									
French Republic	R3790									
Hellenic Republic	R3800									
Federal Republic of Germany	R3810									
Republic of Hungary	R3820									
Republic of Iceland	R3830									
Ireland	R3840									
Italian Republic	R3850									
Republic of Latvia	R3860									
Republic of Lithuania	R3870									
Grand Duchy of Luxemburg	R3880									
Republic of Malta	R3890									
Kingdom of the Netherlands	R3900									
Kingdom of Norway	R3910									
Republic of Poland	R3920									
Portuguese Republic	R3930									

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Romania	R3940									
Slovak Republic	R3950									
Republic of Slovenia	R3960									
Kingdom of Spain	R3970									
Kingdom of Sweden	R3980									
Swiss Confederation	R3990									
United Kingdom of Great Britain and Northern Ireland	R4000									

IRR.27.01.01.23
Health Catastrophe
risk -
Concentration
accident

Issuer country/country of residence	C1410
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Largest known accident risk concentration	Average sum insured				Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge
	Accidental death	Permanent disability	Disability 12 months	Medical treatment				

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							before risk mitigation			after risk mitigation
		C1310	C1320	C1330	C1350	C1360	C1370	C1380	C1390	C1400
Health Catastrophe risk	-									
Concentration accident										
Other countries to be considered in the Concentration accident	R4010									

IRR.27.01.01.26										
Health Catastrophe risk										
Concentration accident										
		Largest known accident risk concentration	Average sum insured				Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
			Accidental death	Permanent disability	Disability 12 months	Medical treatment				
			C1310	C1320	C1330	C1350				
Health Catastrophe risk	-									

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		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care	Ratio of insured persons using no formal medical care	Risk Charge before risk mitigation	Mitigation	ment Premiums	Risk Charge after risk mitigation
		C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540
Health Catastrophe risk - Pandemic														
Republic of Austria	R4100													
Kingdom of Belgium	R4110													
Republic of Bulgaria	R4120													

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Country of residence		Income protection		Medical expense						Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation	
		Number of insured people	Total pandemic exposure	Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using hospitalisation	Unit claim cost medical practitioner	Ratio of insured persons using medical practitioner	Unit claim cost no formal medical care					Ratio of insured persons using no formal medical care
		C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540
Health Catastrophe risk - Pandemic														

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									al medi cal care					
		C142 0	C1430	C144 0	C1450	C1460	C1470	C1480	C149 0	C150 0	C1510	C1520	C1530	C1540
Health Catastroph e risk - Pandemic														
Total Pandemic all countries	R44 20													

65. IR.28.01 templates–

- (a) template IR.28.01.01, specifying information on the Minimum Capital Requirement where undertakings carry on only life insurance business or only non-life insurance or reinsurance business.

<p>IR.28.01.01 Minimum Capital Requirement - Only life or only non-life activity Annual solo</p>	
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Linear formula component for non-life insurance and reinsurance obligations			
		C0010	
MCR _{NL} Result	R0010		
Background information		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		

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Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		
Linear formula component for life insurance and reinsurance obligations			
		C0040	
MCR _L Result	R0200		
Total capital at risk for all life (re)insurance obligations			
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		
Overall MCR calculation			
		C0070	
Linear MCR	R0300		

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SCR	R0310	
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	
Absolute floor of the MCR	R0350	
Minimum Capital Requirement	R0400	

66. IR.28.02 templates–

- (a) template IR.28.02.01, specifying information on the Minimum Capital Requirement where undertakings carry on both life and non-life insurance business.

IR.28.02.01 Minimum Capital Requirement - Both life and non-life activity Annual solo									
MCR components	<table border="1"><thead><tr><th colspan="2">MCR components</th></tr><tr><th>Non-life activities</th><th>Life activities</th></tr></thead><tbody><tr><td>MCR_(NL, NL) Result</td><td>MCR_(NL, L) Result</td></tr><tr><td>C0010</td><td>C0020</td></tr></tbody></table>	MCR components		Non-life activities	Life activities	MCR _(NL, NL) Result	MCR _(NL, L) Result	C0010	C0020
MCR components									
Non-life activities	Life activities								
MCR _(NL, NL) Result	MCR _(NL, L) Result								
C0010	C0020								

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Linear formula component for non-life insurance and reinsurance obligations	R001 0				
Background information	Background information				
	Non-life activities		Life activities		
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
	C0030	C0040	C0050	C0060	
	Medical expense insurance and proportional reinsurance	R002 0			
Income protection insurance and proportional reinsurance	R003 0				
Workers' compensation insurance and proportional reinsurance	R004 0				
Motor vehicle liability insurance and proportional reinsurance	R005 0				
Other motor insurance and proportional reinsurance	R006 0				

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Marine, aviation and transport insurance and proportional reinsurance	R007 0				
Fire and other damage to property insurance and proportional reinsurance	R008 0				
General liability insurance and proportional reinsurance	R009 0				
Credit and suretyship insurance and proportional reinsurance	R010 0				
Legal expenses insurance and proportional reinsurance	R011 0				
Assistance and proportional reinsurance	R012 0				
Miscellaneous financial loss insurance and proportional reinsurance	R013 0				
Non-proportional health reinsurance	R014 0				
Non-proportional casualty reinsurance	R015 0				
Non-proportional marine, aviation and transport reinsurance	R016 0				
Non-proportional property reinsurance	R017 0				
Linear formula component for life insurance and reinsurance obligations					

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		Non-life activities	Life activities		
		MCR _(L, NL) Result	MCR _(L, L) Result		
		C0070	C0080		
Linear formula component for life insurance and reinsurance obligations	R020 0				
Total capital at risk for all life (re)insurance obligations					
		Non-life activities		Life activities	
		Net (of reinsurance/SP V) best estimate and TP calculated as a whole	Net (of reinsurance/SP V) total capital at risk	Net (of reinsurance/SP V) best estimate and TP calculated as a whole	Net (of reinsurance/SP V) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R021 0				
Obligations with profit participation - future discretionary benefits	R022 0				
Index-linked and unit-linked insurance obligations	R023 0				
Other life (re)insurance and health (re)insurance obligations	R024 0				

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Total capital at risk for all life (re)insurance obligations	R025 0		
Overall MCR calculation			
		C0130	
Linear MCR	R030 0		
SCR	R031 0		
MCR cap	R032 0		
MCR floor	R033 0		
Combined MCR	R034 0		
Absolute floor of the MCR	R035 0		
Minimum Capital Requirement	R040 0		
Notional non-life and life MCR calculation			
		Non-life activities	Life activities
		C0140	C0150

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Notional linear MCR	R050 0			
Notional SCR excluding add-on (annual or latest calculation)	R051 0			
Notional MCR cap	R052 0			
Notional MCR floor	R053 0			
Notional Combined MCR	R054 0			
Absolute floor of the notional MCR	R055 0			
Notional MCR	R056 0			

67. IR.30.03 templates–

- (a) template IR.30.03.01, specifying information on outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year.

IR.30.03.01

Non-life outwards reinsurance contract information

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Annual solo and branch										
Reinsurance program code	Reinsurance contract identification code	Quantity of contract s/ surplus/ layers in reinsurance program	Non-indemnity or non-risk transfer reinsurance or similar arrangements	Line of business	Description of risk category covered	Type of reinsurance contract protection	Inclusion of catastrophic reinsurance cover	Validity period (start date)	Validity period (expiry date)	Currency
C0010	C0020	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Gross estimated reinsurance contract premium	Aggregate deductibles (amount)	Aggregate deductibles (%)	Retention or priority (amount)	Retention or priority (%)	Limit (amount)	Limit (%)	Maximum cover per risk or event	Maximum cover per contract	Number of reinstatements	Descriptions of reinstatements
C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

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Expected reinsurance commission	Non-proportional rate on limit	Flat reinsurance premium	Variable scale commission	Retrocession	Shared contract	Territorial scope of contract	Basis of cover	% of whole contract ceded to reinsurers	Gross estimated reinsurance premium ceded
C0290	C0360	C0380	C0390	C0400	C0410	C0420	C0430	C0440	C0450

68. IR.30.04 templates–

- (a) template IR.30.04.01, specifying information on reinsurer participations on the outwards reinsurance contracts in the next reporting year covering information on outwards reinsurance facultative and treaty arrangements the period of validity of which includes or overlaps with the next reporting year.

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IR.30.04.01						
Non-life outwards reinsurance contract reinsurer exposures						
Annual solo and branch						
Line identification	Reinsurance program code	Reinsurance contract identification code	Reinsurer identification code and type of code	Share reinsurer (%)	Exposure ceded for reinsurer's share per risk or event	Type of collateral (if applicable)
C0001	C0010	C0020	C0050	C0100	C0110	C0120

Collateral provider identification code and type of code	Estimated outwards reinsurance premium for reinsurer's share	Annotations	Exposure ceded for reinsurer's share per contract	Value of collateral	Transaction with related party on an arms-length basis
C0140	C0160	C0170	C0180	C0190	C0200

69. IR.30.05 templates–

(a) template IR.30.05.01, specifying reinsurer and collateral provider entity information.

IR.30.05.01 Reinsurer and collateral provider entity information Annual solo, group and branch						
Identification code of reinsurer or collateral provider and type of code	Legal name of reinsurer or collateral provider	Type of reinsurer or collateral provider	Country of residency	External rating assessment by ECAI	Name of ECAI	Internal rating
C0010	C0030	C0040	C0050	C0060	C0070	C0080

70. IR.30.06 templates–

(a) template IR.30.06.01, specifying life outwards reinsurance summary.

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		IR.30.06.01			
		Life outwards reinsurance summary			
		Annual solo			
		Gross benefit / value of benefits	Reinsured benefit / value of benefits (excluding longevity swaps)	Reinsured value of benefits (longevity swaps)	Reinsured benefit (non- proportional)
		C0010	C0020	C0030	C0040
Individual life	R0010				
Individual critical illness	R0020				
Individual income protection	R0030				
Individual income protection claims	R0040				
Group life	R0050				
Group death in service annuities	R0060				
Group critical illness	R0070				
Group income protection	R0080				
Group income protection claims	R0090				
With-profits	R0100				
Unit-linked	R0110				
Individual annuity	R0120				
Bulk annuity	R0130				
Individual longevity swap	R0140				
Bulk longevity swap	R0150				

71. IR.30.07 templates–

(a) template IR.30.07.01, specifying life outwards reinsurance proportional cover.

IR.30.07.01					
Life outwards proportional reinsurance					
Annual solo					
Product group	Fund code	Reinsurer identification code and type of code	Reinsured benefit / value of benefits (excluding longevity swaps)	Value of annuity premiums / payments to reinsurer	Value of annuity claims / payments from reinsurer
C0010	C0020	C0030	C0040	C0050	C0060

72. IR.30.08 templates–

(a) template IR.30.08.01, specifying life outwards reinsurance non-proportional cover.

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IR.30.08.01 Life outwards non-proportional reinsurance Annual solo									
Product group	Fund code	Reinsurer identification code and type of code	Cover event	Gross benefit for business covered	Amount of reinsurance cover	Lower threshold claims ratio	Upper threshold claims ratio	Proportion reinsured between thresholds	Annual premium
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100

73. IR.31.01 templates–

- (a) template IR.31.01.01, specifying information on outwards reinsurance balance sheet exposures (or branch balance sheet exposures, as applicable);

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IR.31.01.01 Outwards reinsurance balance sheet exposures Annual solo and branch								
Reinsurer identification code and type of code	Reinsurance recoverables: Premium provision Non-life including Non-SLT Health	Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health	Reinsurance recoverables: Technical provisions Life including SLT Health	Adjustment for expected losses due to counterparty default	Reinsurance recoverables: Total reinsurance recoverables	Net receivables	Asset arrangements as collateral to support the reinsurer exposure	Financial guarantees as collateral to support the reinsurer exposure
C0040	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130

Cash deposits	Total guarantees / collateral in place	Reinsurance receivables – Non-life and life claims debts past due	Reinsurance receivable – Non-life and life Commissions and Premiums debts	Reinsurance recoverables in dispute	Reinsurance recoverables written-off	Reinsurers' share of premiums written	Supporting comments
C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210

(b) template IR.31.01.04, specifying information on outwards reinsurance balance sheet exposures.

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IR.31.01.04 Outwards reinsurance balance sheet exposures Annual group									
Legal name of reinsured undertaking	Identification code and type of code of the undertaking	Reinsurer identification code and type of code	Reinsurance recoverables: Premium provision Non-life including Non-SLT Health	Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health	Reinsurance recoverables: Technical provisions Life including SLT Health	Adjustment for expected losses due to counterparty default	Reinsurance recoverables: Total reinsurance recoverables	Net receivables	Asset arrangements as collateral to support the reinsurer exposure
C0010	C0020	C0040	C0060	C0070	C0080	C0090	C0100	C0110	C0120

Financial guarantees as collateral to support the reinsurer exposure	Cash deposits	Total guarantees / collateral in place	Reinsurance receivables – Non-life and life claims debts past due	Reinsurance receivable – Non-life and life Commissions and Premiums debts	Reinsurance recoverables in dispute	Reinsurance recoverables written-off	Reinsurers' share of premiums written	Supporting comments
C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210

74. IR.32.01 templates–

- (a) template IR.32.01.04, specifying information on the insurance undertakings and reinsurance undertakings in the scope of the group;

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IR.32.01.04 Undertakings in the scope of the group Annual group									
Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Identification code and type of code of the immediate parent of the undertaking	Legal name of immediate parent of the undertaking	
C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0081	C0082	
Ranking criteria (in the group currency)									
Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance		
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		
Criteria of influence							Inclusion in the scope of Group supervision		Group solvency calculation
Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if excluded	Method used and under method 1, treatment of the undertaking
C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

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(b) template IR.32.01.22, specifying information on the undertakings in the scope of the group.

IR.32.01.22								
Undertakings in the scope of the group								
Disclosure group								
Identification code and type of code of the undertaking	Country	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority		
C0020	C0010	C0040	C0050	C0060	C0070	C0080		
Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if excluded	Method used and under method 1, treatment of the undertaking
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

75. IR.33.01 templates–

- (a) template IR.33.01.04, specifying information on requirements of insurance undertakings and reinsurance undertakings in the scope of the group.

IR.33.01.04 Insurance and reinsurance individual requirements Annual group										
Identification code and type of code of the undertaking	Entity Level/RFF or MAP/ Remaining Part	Fund Number	Legal name of the undertaking	Undertakings included in group SCR under Method 1 Contribution to the group SCR	Gibraltar and non-Gibraltar insurance and reinsurance undertakings (using SII rules) included only via D&A					
					SCR Market Risk	SCR Counterparty Default Risk	SCR Life Underwriting Risk	SCR Health Underwriting Risk	SCR Non-life Underwriting Risk	SCR Operational Risk
C0020	C0040	C0050	C0010	C0145	C0060	C0070	C0080	C0090	C0100	C0110

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*Gibraltar and non-Gibraltar insurance and reinsurance undertakings (using SII rules) included only via D&A											
Individual SCR	Individual MCR	Eligible Individual Own Funds to cover the SCR	Standard Formula used			Group or individual Internal Model Used			Individual Capital Add-On		
			Use of undertaking specific parameters	Use of simplifications	Use of Partial Internal Model	Group or individual internal model	Date of initial approval of IM	Date of approval of latest major change of IM	Date of decision of capital add-on	Amount of capital add-on	Reason of capital add-on
C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230
Non-Gibraltar insurance and reinsurance undertakings (both using SII rules and not using SII rules) regardless of the method used											
Local capital requirement	Local minimum capital	Eligible own funds in accordance with									
C0240	C0250	C0260									

76. IR.34.01 templates–

- (a) template IR.34.01.04, specifying information on financial undertakings, other than insurance undertakings and reinsurance undertakings, and on non-regulated undertakings carrying out financial activities.

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IR.34.01.04						
Other regulated and non-regulated financial undertakings						
Annual group						
Identification code and type of code of the undertaking	Legal name of the undertaking	Aggregated or not	Type of capital requirement	Notional SCR or Sectoral capital requirement	Notional MCR or Sectoral minimum capital requirement	Notional or Sectoral Eligible Own Funds
C0020	C0010	C0040	C0050	C0060	C0070	C0080

77. IR.35.01 templates–

- (a) template IR.35.01.04, specifying information on technical provisions (or equivalent) of third country insurance undertakings and third country reinsurance undertakings within the group.

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IR.35.01.04 Contribution to group technical provisions Annual group												
Identification code and type of code of the undertaking	Method of group solvency calculation used	Total amount of TP		Technical Provisions - Non-Life (excluding Health)			Technical Provisions - Health (similar to non-life)			Technical Provisions - Health (similar to life)		
		Amount of TP gross of IGT	Amount of TP net of IGT	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)
C0020	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150
Technical Provisions - Life (excluding health and index-linked and unit-linked)		Technical Provisions - Index-linked and unit-linked insurance				Transitional on Technical Provisions		LTG measures and transitionals - Technical Provisions subject to Transitional on Risk Free Rate	LTG measures and transitionals - Technical Provisions subject to Volatility Adjustment	LTG measures and transitionals - Technical Provisions subject to Matching Adjustment		
Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Net contribution to Group TP (%)	Amount of TP gross of IGT	Amount of TP net of IGT	Amount of TP gross of IGT	Amount of TP gross of IGT	Amount of TP gross of IGT		
C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260		

78. IR.36.01 templates–

- (a) template IR.36.01.01, specifying information on significant intra-group transactions, involving equity-type transactions, debt and asset transfer.

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IR.36.01.01 IGT - equity-type transactions, debt and asset transfer Annual solo								
Line identification	ID of intragroup transaction	ID code and type of code of the instrument	Identification code and type of code for investor / lender	Identification code and type of code for issuer / borrower	Investor / lender name	Issuer/ borrower name	Transaction type	Transaction Issue date
C0001	C0010	C0080	C0030	C0060	C0020	C0050	C0100	C0110

Maturity date of transaction	Currency of transaction	Contractual amount of transaction / transaction price	Value of collateral / asset	Amount of redemptions / prepayments / paybacks during reporting period	Amount of dividends / interest / coupon and other payments made during reporting period	Balance of contractual amount of transaction at reporting date	Coupon / Interest rate
C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190

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79. IR.36.02 templates–

- (a) template IR.36.02.01, specifying information on significant intra-group transactions on derivatives, including the guarantees supporting any derivatives instruments.

IR.36.02.01 IGT - derivatives Annual solo and group										
Line identification	ID of intragroup transaction	ID code and type of code of the instrument	Identification code and type of code of investor / buyer	Identification code and type of code of the issuer / seller	Investor / Buyer	Issuer / Seller name	Transaction type	Transaction Trade date	Maturity date	Currency
C0001	C0010	C0080	C0030	C0060	C0020	C0050	C0100	C0110	C0120	C0130

Notional amount at transaction date	Notional amount at reporting date	Value of collateral	Options, futures, forwards and other derivatives		Credit protection - CDS and Guarantees	Swaps			
			Use of derivatives (by buyer)	Identification code and type of code of asset / liability underlying the derivative		Counterparty name for which credit protection is purchased	Swap delivered interest rate (for buyer)	Swap received interest rate (for buyer)	Swap delivered currency (for buyer)
C0140	C0150	C0160	C0170	C0180	C0200	C0210	C0220	C0230	C0240

80. IR.36.04 templates–

- (a) template IR.36.04.01, specifying information on significant intra-group transactions on internal cost sharing, contingent liabilities other than derivatives and off-balance sheet items and other types of intra-group transactions.

IR.36.04.01								
IGT - cost sharing, contingent liabilities, off BS and other items								
Annual solo and group								
Line identification	ID of intragroup transaction	Identification code and type of code of the Investor / Buyer / Beneficiary	Identification code and type of code of the Issuer / Seller / Provider	Investor / Buyer/ Beneficiary name	Issuer / Seller / Provider name	Transaction type	Transaction Issue date	Effective date of agreement / contract underlying transaction
C0001	C0010	C0030	C0060	C0020	C0050	C0080	C0090	C0100

Expiry date of agreement / contract underlying transaction	Currency of transaction	Trigger event	Value of transaction / collateral / guarantee	Maximum possible value of contingent liabilities	Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet	Maximum value of letters of credit / guarantees	Value of guaranteed assets
C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180

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81. template QMC.01, specifying information on model changes and supporting qualitative information.

QMC.01.01 Quarterly model change Quarterly solo							
Basic Information							
		C0010					
Undertaking name	R0010						
Reporting start date	R0020						
Reporting reference date	R0030						
Reporting submission date	R0040						
Detail of model changes							
Reference	Effective date	Major / Minor	Brief summary of change	Risk module	Quantitative impact on SCR (£m)	Change accumulates?	Cumulative minor model changes (£m)
C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170

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82. template AoC.01, setting out the analysis of change referred to in regulation 111A of the Insurance Companies Regulations, including both quantitative and qualitative information and a supporting qualitative analysis.

AoC.01.01 Analysis of Change in Solvency Capital Requirement Annual solo and group			
Basic information			
		C0010	
Undertaking name	R0010		
Reporting start date	R0020		
Reporting reference date	R0030		
Reporting submission date	R0040		
Analysis of change			
		Amount (£m)	
		C0100	
SCR at start of period	R0100		
Sum of listed changes	R0110	0	
Change in model limitation adjustments	R0120		
Change in capital add-ons	R0130		

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Balancing item	R0140	0	
SCR at end of period	R0150		
Cause of SCR movement		Impact (£m)	
C0200		C0300	
	R0200		
	R0200		
	R0200		
	R0200		
	R0200		
	R0200		
	R0200		

83. MALIR templates–

- (a) template MALIR 1, specifying firm information;

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MALIR 1	
Firm Information	
1.1 Undertaking name	
1.2 Legal Entity Identifier (LEI)	
1.3 FRN	
1.4 MAP reference	
1.5 Reporting reference date	
1.6 Reporting submission date	
1.7 Initial submission or re-submission	

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(b) template MALIR 2, specifying asset cash-flows;

MALIR 2																	
Asset cash flows																	
	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9	2.10	2.11	2.12	2.13	2.14	2.15	2.16	2.17
	Component A/B/C of the MAP	Asset Type	Internal high level asset classification	Internal detailed asset classification	Description of assets or where further detail may be helpful	Item Title	CIC	ID Code and Type of Code	Issuer Sector	FS Sector	Issuer Country	Currency	FS table used	Valuation method Solvency II	Credit Quality Step (CQS)	Rating Method	Name of Internal Methodology
1																	
2																	
3																	
4																	
5																	

	2.18	2.19	2.20	2.21	2.22	2.23	2.24	2.25	2.26	2.27	2.28	2.29	2.30	2.31	2.32	2.33	2.34	2.35	2.36
	Notching																		
	Internal Rating	Fitch Rating	Moody's Rating	S&P Rating	Other CRA Rating	Notched rating used	Underlying property exposure	Internally restructured (Y/N)?	SME (Y/N)?	Partial recognition of cashflows (Y/N)?	Asset in construction phase (Y/N)?	Climate Target / Green (Y/N/U)?	Hedging Asset (Y/N)?	Capacity Enhancing Assets	Primary / Secondary Investment	Highly Predictable Asset (Y/N)?	Uncertainty Provision (%)	Duration (in years)	Term (in years)
1																			
2																			
3																			
4																			
5																			

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	2.37	2.38	2.39	2.40	2.41	2.42	2.43	2.44	2.45	2.46	2.47	2.48	2.49	2.50
	Yield (%)	RFR (%)	Credit Spread (%)	Base recovery rate (%)	Probability of Default (%)	Residual FS allowance (%)	FS Addition - Highly Predictable (%)	FS Addition - Other (%)	FS (%)	MA (%)	MA Benefit (£m)	Market Value as at effective date (£m)	Notional value (£m)	Cash flow type
1														
2														
3														
4														
5														

	Gross monthly cash flows >>> (£m)																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1																			
2																			
3																			
4																			
5																			

(c) template MALIR 3, specifying liability cash-flows;

MALIR 3 Liability cash flows					
		C01	C02	C03	C04
		Level or fixed-escalation claim Cashflows	Inflation-linked claim Cashflows	Expense Cashflows	Other
3.1	Present value at basic RFR £m				
3.2	Present value at basic RFR + MA £m				
3.3	Gross liability cashflows by month				
	1				
	2				
	3				

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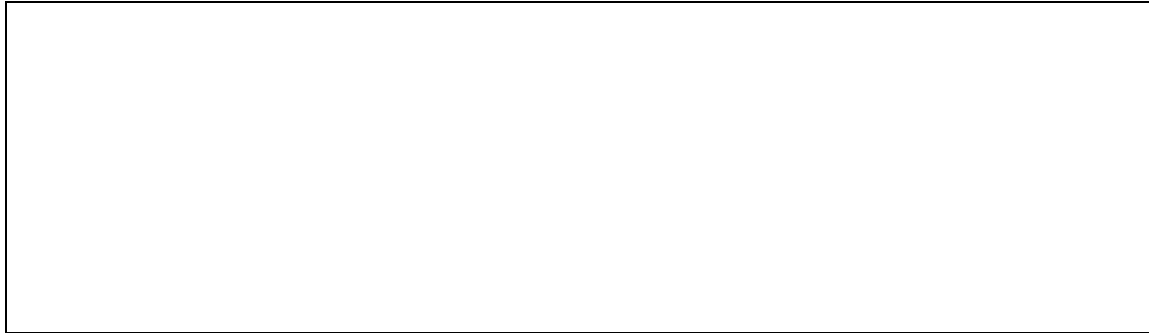
	4				
	5				
	6				
	7				
	8				
	9				
	10				
3.4					
Description of items included under 'Other' liability cashflows					
3.5					
Description of items included under 'Expense cashflows'					

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(d) template MALIR 4, specifying matching adjustment portfolio output;

MALIR 4 Portfolio Output		
	As at effective date (Year End)	Base Balance Sheet
4.1	Total spread (bps)	
4.2	<i>PD allowance (bps) [A]</i>	
4.3	<i>Residual Fundamental Spread Allowance (bps) [B]</i>	
4.4	<i>FS Addition - Highly Predictable (bps) [C]</i>	
4.5	<i>FS Addition - Other (bps) [D]</i>	

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4.6	Fundamental Spread allowance (bps) [A] + [B] + [C] + [D]	
4.7	Matching Adjustment (bps)	
4.8	Matching Adjustment Benefit (£m)	
	As at effective date (Year End)	Base Balance Sheet
4.9	Matching Adjustment (bps) as per QRT IRR.22.03.01, R0060 in C0010	
	As at effective date (Year End)	Base Balance Sheet
4.10	Matching Adjustment Benefit (£m) as implied by QRT IR.22.01.01, R0010, C0090	
4.11	Matching Adjustment Benefit (£m) as implied by the sum of MALIR 2 - 2.47	
	Explanation of any differences between the MA in bps in MALIR 4 - 4.7 and MALIR 4 - 4.9	Check

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4.12		MA (bps) is consistent with the QRTs - no explanation necessary
	Explanation of any differences between the MA Benefit in £m in MALIR 4 - 4.8, 4.10 and 4.11	Check
4.13		MA Benefit (£m) is consistent between the QRTs and the Information Request - no explanation necessary
	Qualitative explanation of any difference between market value of assets in the MAP (£m) and Total Solvency II Amount of assets in QRTs IR.06.02	
4.14		

(e) template MALIR 5, specifying matching tests;

MALIR 5	
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Matching Tests			
		C01	C02
	GFSC Matching Test 1	Result	Reason for failure (if applicable)
5.1			
		C01	C02
	GFSC Matching Test 2	Result	Reason for failure (if applicable)
5.2	Interest Rate		
5.3	Inflation		
5.4	FX		
		C01	C02
	GFSC Matching Test 3	Result	Reason for failure (if applicable)
5.5			

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		C01	C02
	GFSC Matching Test 4	Result	Reason for failure (if applicable)
5.6			
		C01	C02
	GFSC Matching Test 5	Result	Reason for failure (if applicable)
5.7			

(f) template MALIR 6, specifying further information on assets;

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MALIR 6 Assets - Further info	
Assets - Further detail	

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(g) template MALIR 7, specifying the reconciliation with IR 06.02.

MALIR 7
IR.06.02 Reconciliation
IR.06.02 Quantitative Reconciliation

SCHEDULE 2
REPORTING AND DISCLOSURE TEMPLATES DATA ITEM INSTRUCTIONS

Section IR.01.01 instructions.

IR.01.01 – Content of the submission

General comments

This section relates to quarterly and annual submission of information for individual entities, groups, third country branches, ring-fenced funds, matching portfolios and remaining part.

The items required vary according to whether the submission is quarterly or annual and whether the submission is by an individual entity, group or third country branch. These instructions list all the items that are used in the different variants of IR.01.01 templates.

The template variant specifies which items are required for each case–

- (a) IR.01.01.01 – individual undertaking, annual
- (b) IR.01.01.02 – individual undertaking, quarterly
- (c) IR.01.01.04 – group, annual
- (d) IR.01.01.05 – group, quarterly
- (e) IR.01.01.07 – third country branch, annual
- (f) IR.01.01.08 – third country branch, quarterly
- (g) IRR.01.01.01 – ring-fenced fund / remaining part, annual
- (h) IRR.01.01.04 – ring-fenced fund / remaining part, group
- (i) IRR.01.01.07 – ring-fenced fund / remaining part, branch

When a special justification is needed, the explanation is not to be submitted within the reporting template but must be part of the dialogue between undertakings and national competent authorities.

ITEM	INSTRUCTION
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Z0010	Ring-fenced fund/matching portfolio/remaining part	Identifies whether the reported figures are with regards to a ring-fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list must be used— 1 — RFF/MAP 2 — Remaining part
Z0020	Fund/Portfolio number	When item Z0010 = 1, identification number for a ring-fenced fund or matching portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0010/R0010	IR.01.02 — Basic information — general	This template must always be reported. The only option possible is— 1 — Reported
C0010/R0020	IR.01.03 — Basic information — RFF and matching adjustment portfolios	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF or MAP 13 — Not reported as method 2 is used exclusively (groups) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0025	IR.01.04 – Basic information – branch legal entity	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0030	IR.02.01 — Balance sheet	One of the options in the following closed list must be used— 1 — Reported 6 — Exempted by waiver or modification by consent 13 – Not reported as method 2 is used exclusively (groups) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0040	IR.02.02 — Assets and liabilities by currency	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 13 — Not reported as method 2 is used exclusively (groups) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0050	IR.02.03 — Additional branch balance sheet information	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0060	IR.03.01 — Off-balance sheet items — general	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no off-balance sheet items 0 — Not reported other reason (in this case special justification is needed)

C0010/R0070	IR.03.02 — Off-balance sheet items — unlimited guarantees received	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no unlimited guarantees received 0 — Not reported other reason (in this case special justification is needed)
C0010/R0080	IR.03.03 — Off-balance sheet items — unlimited guarantees provided	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no unlimited guarantees provided 0 — Not reported other reason (in this case special justification is needed)
C0010/R0122	IR.05.03 — Life income and expenditure	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0124	IR.05.04 — Non-life income, expenditure and business model analysis	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0126	IR.05.05 – Life premiums and claims by country	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0128	IR.05.06 – Non-life premiums and claims by country	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0132	IR.05.07 – Business model analysis – financial guarantee insurers	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0134	IR.05.08 – Material pooling arrangements	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0136	IR.05.09 – Assessable mutual	One of the options in the following closed list must be used— 1 — Reported 3 — Not due in accordance with instructions of the template

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		0 — Not reported other reason (in this case special justification is needed)
C0010/R0138	IR.05.10 – Excess capital generation	One of the options in the following closed list must be used– 1 — Reported 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0140	IR.06.02 — List of assets	One of the options in the following closed list must be used– 1 — Reported 6 — Exempted by waiver or modification by consent 7 — Not due annually as reported for Quarter 4 (this option is only applicable on annual submissions) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0150	IR.06.03 — Collective investment undertakings — look-through approach	One of the options in the following closed list must be used– 1 — Reported 2 — Not reported as no Collective investment undertakings 3 — Not due in accordance with instructions of the template 6 — Exempted by waiver or modification by consent 7 — Not due annually as reported for Quarter 4 (this option is only applicable on annual submissions) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0170	IR.08.01 — Open derivatives	One of the options in the following closed list must be used– 1 — Reported 2 — Not reported as no derivative transactions 6 — Exempted by waiver or modification by consent 7 — Not due annually as reported for Quarter 4 (this option is only applicable on annual submissions) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0190	IR.09.01 — Income/gains and losses in the period	One of the options in the following closed list must be used– 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0200	IR.10.01 — Securities lending and repos	One of the options in the following closed list must be used– 1 — Reported 2 — Not reported as no Securities lending and repos 3 — Not due in accordance with instructions of the template 6 — Exempted by waiver or modification by consent 0 — Not reported other reason (in this case special justification is needed)
C0010/R0210	IR.11.01 — Assets held as collateral	One of the options in the following closed list must be used– 1 — Reported 2 — Not reported as no Assets held as collateral 6 — Exempted by waiver or modification by consent

		0 — Not reported other reason (in this case special justification is needed)
C0010/R0220	IR.12.01 — Life technical provisions	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 6 — Exempted by waiver or modification by consent 0 — Not reported other reason (in this case special justification is needed)
C0010/R0232	IR.12.03 — Life best estimate liabilities by country	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0234	IR.12.04 — Best estimate assumptions for life insurance risks	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0236	IR.12.05 — With-profits value of bonus	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0238	IR.12.06 — With-profits liabilities and assets	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0250	IR.14.01 — Life obligations analysis	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life and health SLT business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0280	IR.16.01 — Non-life annuities information	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no annuities stemming from Non-Life Insurance obligations 0 — Not reported other reason (in this case special justification is needed)

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C0010/R0282	IR.16.02 — Non-life annuities projection of future cash flows	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life annuities 0 — Not reported other reason (in this case special justification is needed)
C0010/R0290	IR.17.01 — Non-life technical provisions	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 3 — Not due in accordance with instructions of the template 6 — Exempted 0 — Not reported other reason (in this case special justification is needed)
C0010/R0305	IR.17.03 — Non-life best estimate liabilities by country	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0310	IR.18.01 — Non-life projection of future cash flows	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0315	IR.18.02 — Non-life liability projection of future cash flows	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no liability business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0320	IR.19.01 — Non-life claim development	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0325	IR.19.02 — Non-life general liability claim development	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no general liability business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0330	IR.20.01 — Development of the distribution of the claims incurred	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 18 — Not reported as no direct insurance business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0350	IR.21.02 — Non-life underwriting risks	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 18 — Not reported as no direct insurance business

		0 — Not reported other reason (in this case special justification is needed)
C0010/R0365	IR.21.04 — Cyber underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0370	IR.22.01 — Impact of long term guarantees measures and transitionals	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no long term guarantees measures ('LTG') measures or transitionals are applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0380	IR.22.04 — Information on the transitional on interest rates calculation	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no such transitional measure is applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0402	IR.22.07 — Best estimate subject to volatility adjustment by currency	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as volatility adjustment not applied 0 — Not reported other reason (in this case special justification is needed)
C0010/R0410	IR.23.01 — Own funds	One of the options in the following closed list must be used— 1 — Reported 6 — Exempted by waiver or modification by consent 0 — Not reported other reason (in this case special justification is needed)
C0010/R0420	IR.23.02 — Detailed information by tiers on own funds	One of the options in the following closed list must be used— 1 — Reported 13 - Not reported as method 2 is used exclusively (groups) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0430	IR.23.03 — Annual movements on own funds	One of the options in the following closed list must be used— 1 — Reported 13 - Not reported as method 2 is used exclusively (groups) 0 — Not reported other reason (in this case special justification is needed)
C0010/R0440	IR.23.04 — List of items on own funds	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0450	IR.24.01 — Participations held	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no participations held 0 — Not reported other reason (in this case special justification is needed)

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C0010/R0482	IR.25.04 — Solvency Capital Requirement	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0484	IR.25.05 — Solvency Capital Requirement – Partial or full internal model components	One of the options in the following closed list must be used— 1 — Reported 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0486	IR.25.06 — Solvency Capital Requirement – loss-absorbing capacity of deferred taxes	One of the options in the following closed list must be used— 1 — Reported 2 – Not reported as LACDT is zero 0 — Not reported other reason (in this case special justification is needed)
C0010/R0500	IR.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0510	IR.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0520	IR.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0530	IR.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)

C0010/R0540	IR.26.05 — Solvency Capital Requirement — Non-life underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0550	IR.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list must be used— 1 — Reported 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0560	IR.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0570	IR.27.01 — Solvency Capital Requirement — Non-life and health catastrophe risk	One of the options in the following closed list must be used— 1 — Reported 2 — Risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 11 — Not reported as reported at RFF/MAP level 0 — Not reported other reason (in this case special justification is needed)
C0010/R0580	IR.28.01 — Minimum Capital Requirement — Only life or only non-life activity	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as both life and non-life insurance or reinsurance activity 0 — Not reported other reason (in this case special justification is needed)
C0010/R0590	IR.28.02 — Minimum Capital Requirement — Both life and non-life activity	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as only life or only non-life insurance or reinsurance activity or only reinsurance activity 0 — Not reported other reason (in this case special justification is needed)
C0010/R0660	IR.30.03 — Non-life outwards reinsurance contract information	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no reinsurance

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		0 — Not reported other reason (in this case special justification is needed)
C0010/R0670	IR.30.04 — Non-life outward reinsurance contract reinsurer exposures	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0672	IR.30.05 — Reinsurance and collateral provider entity information	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0674	IR.30.06 — Life outwards reinsurance summary	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no life reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0676	IR.30.07 — Life outwards proportional reinsurance	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no proportional life reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0678	IR.30.08 — Life outwards non-proportional reinsurance	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-proportional life reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0680	IR.31.01 — Outwards reinsurance balance sheet exposures	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no reinsurance 0 — Not reported other reason (in this case special justification is needed)
C0010/R0700	IR.32.01 — Undertakings in the scope of the group	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0710	IR.33.01 — Insurance and reinsurance individual requirements	One of the options in the following closed list must be used— 1 — Reported 0 — Not reported other reason (in this case special justification is needed)
C0010/R0720	IR.34.01 — Other regulated and non-regulated financial undertakings	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no non-(re)insurance business in the scope of the group 0 — Not reported other reason (in this case special justification is needed)
C0010/R0730	IR.35.01 — Contribution to group technical provisions	One of the options in the following closed list must be used— 1 — Reported

		0 — Not reported other reason (in this case special justification is needed)
C0010/R0740	IR.36.01 — IGT — equity-type transactions, debt and asset transfer	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no intragroup transaction ('IGT') on Equity-type transactions, debt and asset transfer 12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Regulation 192(3)(a), (b) and (c) of the Financial Services (Insurance Companies) Regulations 2020 0 — Not reported other reason (in this case special justification is needed)
C0010/R0750	IR.36.02 — IGT — derivatives	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no IGT on Derivatives 12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Regulation 192(3)(a), (b) and (c) of the Financial Services (Insurance Companies) Regulations 2020 0 — Not reported other reason (in this case special justification is needed)
C0010/R0770	IR.36.04 — IGT — cost sharing, contingent liabilities, off BS and other items	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no IGT on Cost Sharing, contingent liabilities, off Balance Sheet ('BS') and other items 12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Regulation 192(3)(a), (b) and (c) of the Financial Services (Insurance Companies) Regulations 2020 0 — Not reported other reason (in this case special justification is needed)
C0010/R0790	IRR.02.01 — Balance Sheet	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP 0 — Not reported other reason (in this case special justification is needed)
C0010/R0792	IRR.05.03 — Life income and expenditure	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or no life and health SLT business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0800	IRR.12.01 — Life technical provisions	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or no life and health SLT business

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		0 — Not reported other reason (in this case special justification is needed)
C0010/R0802	IRR.12.05 — With-profits value of bonus	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0804	IRR.12.06 — With-profits liabilities and assets	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0810	IRR.17.01 — Non-life technical provisions	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or no non-life business 0 — Not reported other reason (in this case special justification is needed)
C0010/R0820	IRR.22.02 — Matching adjustment portfolio projection of future cash flows	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no Matching Adjustment ('MA') is applied 15 — Not reported as refers to RFF or remaining part 0 — Not reported other reason (in this case special justification is needed)
C0010/R0830	IRR.22.03 — Matching adjustment calculation	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no MA is applied 15 — Not reported as refers to RFF or remaining part 0 — Not reported other reason (in this case special justification is needed)
C0010/R0802	IRR.12.05 — With-profits value of bonus	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or life and health SLT business 3 — Not due in accordance with instructions of the template 0 — Not reported other reason (in this case special justification is needed)
C0010/R0862	IRR.25.04 — Solvency Capital Requirement	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP 0 — Not reported other reason (in this case special justification is needed)

C0010/R0864	IRR.25.05 — Solvency Capital Requirement - Partial or full internal model components	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP 10 — Not reported as use of standard formula 0 — Not reported other reason (in this case special justification is needed)
C0010/R0870	IRR.26.01 — Solvency Capital Requirement — Market risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0880	IRR.26.02 — Solvency Capital Requirement — Counterparty default risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0890	IRR.26.03 — Solvency Capital Requirement — Life underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0900	IRR.26.04 — Solvency Capital Requirement — Health underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0910	IRR.26.05 — Solvency Capital Requirement — Non-life underwriting risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0920	IRR.26.06 — Solvency Capital Requirement — Operational risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP 9 — Not reported as use of full internal model

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		11 — Not reported as reported at RFF/MAP level 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0930	IRR.26.07 — Solvency Capital Requirement — Simplifications	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or simplified calculations used 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 17 — Reported twice due to use of PIM 0 — Not reported other reason (in this case special justification is needed)
C0010/R0940	IRR.27.01 — Solvency Capital Requirement — Non-life and health catastrophe risk	One of the options in the following closed list must be used— 1 — Reported 2 — Not reported as no RFF/MAP or risk not existent 8 — Not reported as use of partial internal model 9 — Not reported as use of full internal model 0 — Not reported other reason (in this case special justification is needed)

Section IR.01.02 instructions.**IR.01.02 – Basic information****General comments**

This section relates to quarterly and annual submission of information for individual entities, groups and third country branches.

	ITEM	INSTRUCTION
C0010/R0010	Entity name	Legal name of the entity Third country branches should report the legal name of the third country undertaking.
C0010/R0015 (third country branches only)	Third country branch name	Legal name of the third country branch
C0010/R0025	Entity identification code and type of code	Identification code and type of code for the entity. In order of priority, use— Legal Entity Identifier (LEI), Specific code attributed by the undertaking (SC) A specific code should only be used where an LEI code has not been published for the entity.

		<p>In case a specific code is attributed by the undertaking, the code must be unique for the entity and must not overlap with any other code attributed by the undertaking or any published LEI.</p> <p>The type of code used and the identification code should be reported as a single cell of data separated by a /, for example–</p> <p>LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code)</p> <p>SC/XXXXXXXXXXXXXXXXXXXXXXX</p>
C0010/R0045 (individual entities and third country branches only)	Type of undertaking	<p>Identify the type of the reporting undertaking. The following closed list of options must be used to identify the activity of the undertaking (third country branches should identify the activity of the branch)–</p> <ul style="list-style-type: none"> 2 — Life undertakings 3 — Non–Life undertakings 4 — Undertakings pursuing both life and non–life insurance activity (where the activities include only contracts of insurance in general insurance business class 1 (accident) or class 2 (sickness)) 5 — Undertakings pursuing both life and non–life insurance activity that are not captured by option 4 6 — Reinsurance undertakings
C0010/R0052	Country of incorporation	Identify the ISO 3166–1 alpha–2 code of the country where the entity is incorporated (Home–country)
C0010/R0055	Country of the group supervisor	Identify the ISO 3166–1 alpha–2 code of the country of the group supervisor or “Not applicable”
C0010/R0060 (groups only)	Sub–group information	<p>Identify if the information relates to a sub–group in accordance with the Insurance Companies Regulations. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — No sub–group information 2 — Sub–group information
C0010/R0070	Language of reporting	Identify the 2 letter code of ISO 639–1 code of the language used in the submission of information
C0010/R0080	Reporting submission date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the reporting to the supervisory authority is made
C0010/R0081	Financial year end	Identify the ISO 8601 (yyyy–mm–dd) code of the financial year end of the undertaking, e.g. 2017–12–31
C0010/R0090	Reporting reference date	Identify the ISO 8601 (yyyy–mm–dd) code of the date identifying the last day of the reporting period
C0010/R0100	Regular/Ad–hoc submission	<p>Identify if the submission of information relates to regular submission of information or ad–hoc. The following closed list of options must be used–</p> <ul style="list-style-type: none"> 1 — Regular reporting 2 — Ad–hoc reporting 3 — Re–submission of IR.30 templates in accordance with instructions of the template

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		4 — Empty submission
C0010/R0110	Currency used for reporting	Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report
C0010/R0120	Accounting standards	Identification of the accounting standards used for reporting items in IR.02.01, financial statements valuation. The following closed list of options must be used— 1 — The undertaking is using International Financial Reporting Standards ('IFRS') 2 — The undertaking is using local generally accepted accounting principles ('GAAP') (other than IFRS)
C0010/R0130 (individual entities and groups only)	Method of Calculation of the SCR	Identify the method used to calculate the SCR. The following closed list of options must be used— 1 — Standard formula 2 — Partial internal model 3 — Full internal model
C0010/R0140 (individual entities and groups only)	Use of undertaking specific parameters	Identify if the undertaking is reporting figures using undertaking specific parameters. The following closed list of options must be used— 1 — Use of undertaking specific parameters 2 — Don't use undertaking specific parameters
C0010/R0150	Ring-Fenced Funds	Identify if the undertaking is reporting activity by Ring Fenced Funds (RFF). The following closed list of options must be used— 1 — Reporting activity by RFF 2 — Not reporting activity by RFF
C0010/R0170	Matching adjustment	Identify if the undertaking is reporting figures using the matching adjustment. The following closed list of options must be used— 1 — Use of matching adjustment 2 — No use of matching adjustment
C0010/R0180	Volatility adjustment	Identify if the undertaking is reporting figures using the volatility adjustment. The following closed list of options must be used— 1 — Use of volatility adjustment 2 — No use of volatility adjustment
C0010/R0190 (individual entities and groups only)	Transitional measure on the risk-free interest rate	Identify if the undertaking is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options must be used— 1 — Use of transitional measure on the risk-free interest rate 2 — No use of transitional measure on the risk-free interest rate
C0010/R0200 (individual entities and groups only)	Transitional measure on technical provisions	Identify if the undertaking is reporting figures using the transitional deduction to technical provisions. The following closed list of options must be used— 1 — Use of transitional measure on technical provisions 2 — No use of transitional measure on technical provisions
C0010/R0210	Initial submission or re-submission	Identify if it is an initial submission of information or a re-submission of information in relation to a reporting reference date already reported. The following closed list of options must be used— 1 — Initial submission 2 — Re-submission

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C0010/R0250 (individual entities and groups only)	Exemption of reporting ECAI information	One of the options in the following closed list must be used– 1 — Exempted for assets (based on Article 35(6) and (7)) 2 — Exempted for assets (based on outsourcing) 3 — Exempted for derivatives (based on Article 35(6) and (7)) 4 — Exempted for derivatives (based on outsourcing) 5 — Exempted for assets and derivatives (based on Article 35(6) and (7)) 6 — Exempted for assets and derivatives (based on outsourcing) 0 — Not exempted
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Section IR.01.03 instructions.

IR.01.03 – Basic information – RFF and matching adjustment portfolios

General comments

This section relates to annual submission of information for individual entities, groups and third country branches.

All ring-fenced funds and matching portfolios should be identified regardless if they are material for the purposes of submission of information.

In the first table all ring-fenced funds and matching adjustments portfolios must be reported. In case a ring-fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice-versa for the situations where a MAP has a RFF).

In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations must be reported in the second table.

	ITEM	INSTRUCTION
List of all RFF/MAP (overlaps allowed)		
C0040	Fund /Portfolio Number	Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring-fenced fund and matching adjustment portfolio. This number has to be consistent over time and must be used to identify the ring-fenced funds and the matching portfolio number in other templates.
C0050	Name of Ring-Fenced Fund/Matching adjustment portfolio	Indicate the name of the ring-fenced fund and matching adjustment portfolio. When possible (if linked to a commercial product) the commercial name must be used. If not possible, e.g. if the fund is linked to several commercial products, a different name must be used.

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		<p>The name must be unique and be kept consistent over time.</p> <p>Group SCR reporting may combine funds or entities using the same calculation method. In these circumstances the name should distinguish these parts, e.g. REM + MAP (IM) RFF total (SF)</p>
C0060	RFF/MAP/Remaining part of a fund	<p>Indicate if it is a ring-fenced fund or a matching portfolio. In the cases where other funds are included within one fund this cell must identify the type of each fund or sub-fund. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Ring-fenced fund 2 — Matching portfolio 3 — Remaining part of a fund <p>For Group SCR reporting by fund 1 or 3 should be used whether or not they include an embedded MAP.</p>
C0070	RFF/MAP with sub-RFF/MAP	<p>Identify if the fund identified has other funds embedded. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Fund with other funds embedded 2 — Not a fund with other funds embedded <p>Only the ‘mother’ fund must be identified with option 1.</p>
C0080	Material	<p>Indicate if the ring-fenced fund or a matching portfolio is material for the purposes of detailed submission of information. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Material 2 — Not material <p>In case of fund with other funds embedded, this item is to be reported only for the ‘mother’ fund.</p>
List of RFF/MAP with sub-RFF/MAP		
C0100	Number of RFF/MAP with sub-RFF/MAP	<p>For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040.</p> <p>The fund must be repeated for as many rows as needed to report the funds embedded.</p>
C0110	Number of sub-RFF/MAP	Identify the number of the funds embedded in other funds as defined for item C0040.
C0120	Sub RFF/MAP	<p>Identify if the nature of the fund embedded in other funds. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Ring-Fenced Fund 2 — Matching portfolio

Section IR.01.04 instructions.

IR.01.04 – Basic information – Branch legal entity**General comments**

This section relates to annual submission of information for third country branches. All data reported in this template is in respect of the legal entity of which the branch forms a part.

Where the legal entity is subject to Solvency II the data items below should be readily available. For other regulatory regimes equivalent metrics should be reported for capital resources, capital requirements and best estimate liabilities.

	ITEM	INSTRUCTION
Columns		
Z0010	Ring-fenced fund/matching portfolio/remaining part	Identifies whether the reported figures are with regards to a ring-fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list must be used– 1 — RFF/MAP 2 — Remaining part
C0010	Reporting year	The financial year ending on the reporting date
C0020	Plan year 1	Year 1 following the reporting date – latest business plan
C0030	Plan year 2	Year 2 following the reporting date – latest business plan
C0040	Plan year 3	Year 3 following the reporting date – latest business plan
Rows		
R0010	Eligible own funds to meet the SCR	Eligible own funds to meet the Solvency Capital Requirement Corresponding item for Gibraltar reporting - IR.23.01.01 C0010/R0500
R0020	Eligible own funds to meet the MCR	Eligible own funds to meet the Minimum Capital Requirement Corresponding item for Gibraltar reporting – IR.23.01.01 C0010/R0510
R0030	SCR	Solvency Capital Requirement Corresponding item for Gibraltar reporting – IR.23.01.01 C0010/R0580
R0040	MCR	Minimum Capital Requirement Corresponding item for Gibraltar reporting – IR.23.01.01 C0010/R0600
R0050	Ratio of eligible own funds to SCR	Ratio of eligible own funds to Solvency Capital Requirement

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		Corresponding item for Gibraltar reporting – IR.23.01.01 C0010/R0620
R0060	Ratio of eligible own funds to MCR	Ratio of eligible own funds to Minimum Capital Requirement Corresponding item for Gibraltar reporting – IR.23.01.01 C0010/R0640
R0070	Total assets	Total assets Corresponding item for Gibraltar reporting – IR.02.01.01 C0010/R0500
R0080	Total assets available to Gibraltar and United Kingdom policyholders	Total assets available to Gibraltar and United Kingdom policyholders – excludes encumbered assets
R0090	Gross written premiums	Gross written premiums Corresponding item for Gibraltar reporting – sum of IR.05.03.01 C0060/R0030 and IR.05.04.01 C0015/R0110
R0100	Net written premiums	Net written premiums Corresponding item for Gibraltar reporting – sum of IR.05.03.01 C0070/R0050 and IR.05.04.01 C0015/R0160
R0110	Gross best estimate liabilities	Gross best estimate liabilities Corresponding item for Gibraltar reporting – sum of IR.12.01.01 C0220/R0030 and IR.17.01 C0180/R0260 Where the legal entity is subject to Solvency II best estimate liabilities should include technical provisions as a whole. Where technical provisions reported by the legal entity do not incorporate a best estimate component the amount reported here should be the local technical provisions less any explicit margins for adverse deviation or risk.
R0120	Net best estimate liabilities	Net best estimate liabilities Corresponding item for Gibraltar reporting – sum of IR.12.01.01
R0130-R0200 are only required for the reporting year (C0010).		
Reinsurer details in R0150-R0200 are required for the reinsurers with the three largest amounts of reinsurance recoverables where the reinsurance recoverable for that reinsurer is more than 10% of the SCR. If the reinsurance recoverable for the reinsurer does not exceed 10% of SCR the data items for that reinsurer may be left blank.		
R0130	Reinsurance recoverables – connected companies	Reinsurance recoverables from connected companies Corresponding item for Gibraltar reporting – part of IR.02.01.01 C0010/R0270

R0140	Reinsurance recoverables – external companies	Reinsurance recoverables from external (not connected) companies Corresponding item for Gibraltar reporting – part of IR.02.01.01 C0010/R0270
R0150	Reinsurance recoverables 1 – amount	Largest amount of reinsurance recoverables for an individual reinsurer
R0160	Reinsurance recoverables 1 – name	Name of the reinsurer with the largest amount of reinsurance recoverables
R0170	Reinsurance recoverables 2 – amount	2nd largest amount of reinsurance recoverables for an individual reinsurer
R0180	Reinsurance recoverables 2 – name	Name of the reinsurer with the 2nd largest amount of reinsurance recoverables
R0190	Reinsurance recoverables 3 – amount	3rd largest amount of reinsurance recoverables for an individual reinsurer
R0200	Reinsurance recoverables 3 – name	Name of the reinsurer with the 3rd largest amount of reinsurance recoverables

Section IR.02.01 instructions.**IR.02.01 – Basic information – Branch legal entity****General comments**

This section relates to quarterly and annual submission of information for individual entities, groups, third country branches, ring-fenced funds, matching adjustment portfolios and remaining part.

The “Solvency II value” column (C0010) must be completed using the valuation principles set out in the Insurance Companies Regulations and the Solvency 2 Technical Standards.

Third country branches should read any reference to “technical provisions” as the provisions for insurance and reinsurance obligations referred to in the Insurance Companies Regulations and the Solvency 2 Technical Standard.

With regards to the “Statutory accounts value” or “Branch management accounts value” column (C0020), recognition and valuation methods are the ones used by undertakings in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP.

The default instruction is that each item must be reported in the “Statutory accounts value” or “Branch management accounts value” column, separately. However, in the "Statutory accounts value" or “Branch management accounts value” column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available. Amounts reported in this template should be in line with those reported for such purposes (e.g. deferred acquisition costs would not be reported separately if allowed for within

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technical provisions). Where the statutory accounts or branch management accounts split reinsurance recoverables and technical provisions between assets and liabilities the amounts reported should be netted off. All reinsurance recoverables are reported in the assets section and all technical provisions are reported in the liabilities section.

Individual entities and third country branches must report template IRR.02.01 for each ring-fenced fund (RFF), matching adjustment portfolio (MAP) and remaining part.

Groups must report template IRR.02.01 if they have RFFs other than supported RFFs (where the SCR is not covered within that RFF). Groups must report template IRR.02.01 for the remaining part (incorporating embedded MAPs and supported RFFs) and for the sum of the RFFs (incorporating embedded MAPs and excluding supported RFFs).

	ITEM	INSTRUCTION
ASSETS		
Z0020	Ring-fenced fund or matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund number	When item Z0020 = 1, this is a unique number of fund, as attributed by the undertaking. It must remain unvarying over time. It must not be re-used for any other fund. The number must be used consistently across all templates, where relevant, to identify that fund.
C0020/R0010	Goodwill	Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.
C0020/R0020	Deferred acquisition costs	Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered.
C0010– C0020/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010– C0020/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of– (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits.
C0010– C0020/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.

C0010– C0020/R0060	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. It includes also property for own use under construction.
C0010– C0020/R0070	Investments (other than assets held for index–linked and unit–linked contracts)	This is the total amount of investments, excluding assets held for index–linked and unit–linked contracts.
C0010– C0020/R0080	Property (other than for own use)	Amount of the property, other than for own use. It includes also property under construction other than for own use.
C0010– C0020/R0090	Holdings in related undertakings, including participations	Participations and holdings in related undertakings. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts must be reported in “Assets held for index–linked and unit–linked contracts” in C0010–C0020/R0220.
C0010– C0020/R0100	Equities	This is the total amount of equities, listed and unlisted. With regard to ‘statutory accounts values ‘column (C0020), where– the split between listed and unlisted is not available, this item must reflect the sum.
C0010– C0020/R0110	Equities – listed	Shares representing corporations’ capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by the Act. It must exclude holdings in related undertakings, including participations. With regard to ‘statutory accounts values ‘column (C0020), where the split between listed and unlisted is not available, this item must not be reported.
C0010– C0020/R0120	Equities – unlisted	Shares representing corporations’ capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by the Act. It must exclude holdings in related undertakings, including participations. With regard to ‘statutory accounts values ‘column (C0020), where the split between listed and unlisted is not available, this item must not be reported.
C0010– C0020/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. With regard to “statutory accounts values” column (C0020) – where the split of bonds is not available, this item must reflect the sum.
C0010– C0020/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra–national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by

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		<p>the European Central Bank, EU Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of the Solvency 2 Technical Standards.</p> <p>With regard to 'statutory accounts values 'column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item must not be reported.</p>
C0010– C0020/R0150	Corporate Bonds	<p>Bonds issued by corporations</p> <p>With regard to 'statutory accounts values 'column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item must not be reported.</p>
C0010– C0020/R0160	Structured notes	<p>Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps ("CDS"), Constant Maturity Swaps ("CMS"), Credit Default Options ("CDOp"). Assets under this category are not subject to unbundling.</p> <p>With regard to 'statutory accounts values 'column (C0020), where– the split between bonds, structured products and collateralised securities is not available, this item must not be reported.</p>
C0010– C0020/R0170	Collateralised securities	<p>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")</p> <p>With regard to 'statutory accounts values 'column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item must not be reported.</p>
C0010– C0020/R0180	Collective Investments Undertakings	<p>Collective investment undertaking' means an undertaking for collective investment in transferable securities ("UCITS") as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the</p>

		Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
C0010– C0020/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics–</p> <p>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange ("FX") rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</p> <p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date.</p> <p>Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see R0790).</p>
C0010– C0020/R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.
C0010– C0020/R0210	Other investments	Other investments not covered already within investments reported above.
C0010– C0020/R0220	Assets held for index-linked and unit-linked contracts	Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Schedule 1 to the Solvency 2 Technical Standards).
C0010– C0020/R0230	Loans and mortgages	<p>This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools.</p> <p>With regard to "statutory accounts values" column (C0020) – where the split of the split of loans & mortgages is not available, this item must reflect the sum</p>
C0010– C0020/R0240	Loans on policies	<p>Loans made to policyholders, collateralised on policies (underlying technical provisions).</p> <p>With regard to 'statutory accounts values' column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item must not be reported.</p>
C0010– C0020/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors – individuals, with collateral or not, including cash pools. With regard to 'statutory accounts values

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		‘column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item must not be reported.
C0010– C0020/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors – others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. With regard to ‘statutory accounts values ‘column (C0020), where– the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item must not be reported.
C0010– C0020/R0270	Reinsurance recoverables from–	This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).
C0010– C0020/R0280	Non–life and health similar to non–life	Reinsurance recoverables in respect of technical provisions for non–life and health similar to non–life. With regard to ‘statutory accounts values ‘column (C0020), where the split between non–life excluding health and health similar to non–life is not available this item must reflect the sum.
C0010– C0020/R0315	Life and health similar to life, excluding index–linked and unit–linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding index–linked and unit–linked.
C0010– C0020/R0340	Life index–linked and unit–linked	Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.
C0010– C0020/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010– C0020/R0360	Insurance and intermediaries receivables	Amounts for payment by policyholders, insurers, and other linked to insurance business that are not included in technical provisions. It must include receivables from reinsurance accepted. For Solvency II column (C0010) this cell should only include amounts past-due.
C0010– C0020/R0370	Reinsurance receivables	Amounts for payment by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables. It might include– the amounts from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions. For Solvency II column (C0010) this cell should only include amounts past-due.

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C0010– C0020/R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance-related), including public entities.
C0010– C0020/R0390	Own shares (held directly)	This is the total amount of own shares held directly by the undertaking. This item does not apply to third country branches.
C0010– C0020/R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	Value of the amount due in respect of own fund items or initial fund called up but not yet paid in. This item does not apply to third country branches.
C0010– C0020/R0410	Cash and cash equivalents	Notes and coins in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Bank accounts must not be netted off, thus only positive accounts must be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.
C0010– C0020/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010– C0020/R0500	Total assets	This is the overall total amount of all assets.
LIABILITIES		
C0010- C0020/R0505	Technical provisions – total	Sum of the technical provisions for non-life and life.
C0010- C0020/R0510	Technical provisions – non-life	Sum of the technical provisions non-life.
C0010- C0020/R0515	Technical provisions – life	Sum of the technical provisions for life.
C0010/R0542	Best estimate – total	Sum of the best estimate liabilities (including technical provisions as a whole) for non-life and life
C0010/R0544	Best estimate – non-life	Sum of the best estimate liabilities (including technical provisions as a whole) for non-life
C0010/R0546	Best estimate – life	Sum of the best estimate liabilities (including technical provisions as a whole) for life
C0010/R0552	Risk margin – total	Sum of the risk margin for non-life and life This item does not apply to third country branches.
C0010/R0554	Risk margin – non-life	Sum of the risk margin for non-life This item does not apply to third country branches.
C0010/R0556	Risk margin – life	Sum of the risk margin for life This item does not apply to third country branches.

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C0010/R0565	Transitional (TMTP) – life	Transitional on technical provisions. TMTP only applies to life business. This item does not apply to third country branches.
C0020/R0730	Other technical provisions	Other technical provisions, as recognised by undertakings in their statutory accounts, in accordance with the local GAAP or IFRS.
C0010– C0020/R0740	Contingent liabilities	A contingent liability is defined as– (1) possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or (2) a present obligation that arises from past events even if– (a) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (b) the amount of the obligation cannot be measured with sufficient reliability. The amount of contingent liabilities recognised in the balance sheet must follow the criteria set in Article 11 of the Solvency 2 Technical Standards.
C0010– C0020/R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones reported under “Pension benefit obligations”. The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.
C0010– C0020/R0760	Pension benefit obligations	This is the total net obligations related to employees’ pension scheme.
C0010– C0020/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010– C0020/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.
C0010– C0020/R0790	Derivatives	A financial instrument or other contract with all three of the following characteristics– (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).

		<p>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</p> <p>(c) It is settled at a future date. Only derivative liabilities must be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets must be reported under C0010– C0020/R0190. Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value.</p>
C0010– C0020/R0800	Debts owed to credit institutions	Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This must also include bank overdrafts.
C0010– C0020/R0810	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities must not be included here.
C0010– C0020/R0820	Insurance and intermediaries payables	<p>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.</p> <p>Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking).</p> <p>Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages must be reported as financial liabilities).</p> <p>It must include payables from reinsurance accepted.</p> <p>For Solvency II column (C0010) this cell should only include amounts past-due.</p>
C0010 – C0020/R0830	Reinsurance payables	<p>Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business that are not included in reinsurance recoverables.</p> <p>Includes payables to reinsurers that relate to ceded premiums.</p> <p>For Solvency II column (C0010) this cell should only include amounts past-due.</p>

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C0010– C0020/R0840	Payables (trade, not insurance)	This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities.
C0010– C0020/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. This item does not apply to third country branches. With regard to ‘statutory accounts values ‘column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item must reflect the sum.
C0010– C0020/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds must be presented here. This item does not apply to third country branches. With regard to ‘statutory accounts values ‘column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item must not be reported.
C0010– C0020/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds. This item does not apply to third country branches. With regard to ‘statutory accounts values ‘column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item must not be reported.
C0010– C0020/R0880	Any other liabilities, not elsewhere shown	this is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010– C0020/R0900	Total liabilities	This is the overall total amount of all liabilities
C0010/R1000	Excess of assets over liabilities	This is the total of undertaking’s excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.
C0020/R1000	Excess of assets over liabilities (statutory accounts value)	This is the total of excess of assets over liabilities of statutory accounts value column.

Section IR.02.02 instructions.

IR.02.02 – Assets and liabilities by currency**General comment**

This section relates to annual submission of information for individual entities and groups.

This template is to be filled in accordance to the Balance sheet (IR.02.01). Valuation principles are laid down in in the Insurance Companies Regulations and the Solvency 2 Technical Standards.

This template is not required to be submitted if one single currency represents more than 90% of assets and also of liabilities.

If submitted, information on the reporting currency must always be reported regardless of the amount of assets and liabilities. Information reported by currency must at least represent 90% of the total assets and of the total liabilities. The remaining 10% must be aggregated. If a specific currency has to be reported for either assets or liabilities to comply with the 90% requirement then that currency must be reported for both assets and liabilities.

	ITEM	INSTRUCTION
C0010/R0010	Currencies	Identify the ISO 4217 alphabetic code of each currency to be reported.
C0020/R0020	Total value of all currencies — Investments (other than assets held for index-linked and unit-linked contracts)	Report the total value of the investments (other than assets held for index-linked and unit-linked contracts) for all currencies.
C0030/R0020	Value of the reporting currency — Investments (other than assets held for index-linked and unit-linked contracts)	Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for the reporting currency.
C0040/R0020	Value of the remaining other currencies — Investments (other than assets held for index-linked and unit-linked contracts)	Report the total value of the investments (other than assets held for index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0020) and in the material currencies reported by currency (C0050/R0020).
C0050/R0020	Value of material currencies — Investments (other than assets held for index-linked and unit-linked contracts)	Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for each of the currencies required to be reported separately.
C0020/R0030	Total value of all currencies — Other assets– Property, plant & equipment held for	Report the total value of other assets– Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and

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	own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	Other loans & mortgages (other than index-linked and unit-linked contracts) for all currencies.
C0030/R0030	Value of the reporting currency — Other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	Report the value of the other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the reporting currency.
C0040/R0030	Value of remaining other currencies — Other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	Report the total value the other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0030) and in the currencies reported by currency (C0050/R0030).
C0050/R0030	Value of material currencies — Other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)	Report the value of the other assets— Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for each of the currencies required to be reported separately.
C0020/R0040	Total value of all currencies — Assets held for index-linked and unit-linked contracts	Report the total value of the assets held for index-linked and unit-linked contracts for all currencies.
C0030/R0040	Value of the reporting currency — Assets held for index-linked and unit-linked contracts	Report the value of the assets held for index-linked and unit-linked contracts for the reporting currency.
C0040/R0040	Value of remaining other currencies — Assets held for index-linked and unit-linked contracts	Report the total value of the assets held for index-linked and unit-linked contracts for the remaining currencies that are not reported by currency.

		This means that this cell excludes the amount reported in the reporting currency (C0030/R0040) and in the currencies reported by currency (C0050/R0040).
C0050/R0040	Value of material currencies — Assets held for index-linked and unit-linked contracts	Report the value of the assets held for index-linked and unit-linked contracts for all currencies required to be reported separately.
C0020/R0050	Total value of all currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for all currencies.
C0030/R0050	Value of the reporting currency — Reinsurance recoverables	Report the value of the reinsurance recoverables for the reporting currency.
C0040/R0050	Value of remaining other currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0050) and in the currencies reported by currency (C0050/R0050).
C0050/R0050	Value of material currencies — Reinsurance recoverables	Report the value of the Reinsurance recoverables for each of the currencies required to be reported separately.
C0020/R0060	Total value of all currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the total value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for all currencies.
C0030/R0060	Value of the reporting currency — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the reporting currency.
C0040/R0060	Value of remaining other currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0060) and in the currencies reported by currency (C0050/R0060).
C0050/R0060	Value of material currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for each of the currencies required to be reported separately.
C0020/R0070	Total value of all currencies — Any other assets	Report the total value of any other assets for all currencies.
C0030/R0070	Value of the reporting currency — Any other assets	Report the value of any other assets for the reporting currency.
C0040/R0070	Value of remaining other currencies — Any other assets	Report the total value of any other assets for the remaining currencies that are not reported by currency.

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		This means that this cell excludes the amount reported in the reporting currency (C0030/R0070) and in the currencies reported by currency (C0050/R0070).
C0050/R0070	Value of material currencies — Any other assets	Report the value of any other assets for each of the currencies required to be reported separately.
C0020/R0100	Total value of all currencies — Total assets	Report the total value of the total assets for all currencies.
C0030/R0100	Value of the reporting currency — Total assets	Report the value of total assets for the reporting currency.
C0040/R0100	Value of remaining other currencies — Total assets	Report the value of total assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0100) and in the currencies reported by currency (C0050/R0100).
C0050/R0100	Value of material currencies — Total assets	Report the value of total assets for each of the currencies required to be reported separately.
C0020/R0110	Total value of all currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for all currencies.
C0030/R0110	Value of the reporting currency — Technical provisions (excluding index-linked and unit-linked contracts)	Report the value of the technical provisions (excl. index-linked and unit-linked contracts) for the reporting currency
C0040/R0110	Value of remaining other currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0110) and in the currencies reported by currency (C0050/R0110).
C0050/R0110	Value of material currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the value of the Technical provisions (excl. index-linked and unit-linked contracts) for each of the currencies required to be reported separately
C0020/R0120	Total value of all currencies — Technical provisions — index-linked and unit-linked contracts	Report the total value of the technical provisions — index-linked and unit-linked contracts for all currencies.
C0030/R0120	Value of the reporting currency — Technical provisions — index-linked and unit-linked contracts	Report the value of the technical provisions — index-linked and unit-linked contracts for the reporting currency.
C0040/R0120	Value of remaining other currencies — Technical provisions — index-linked and unit-linked contracts	Report the value of the technical provisions — index-linked and unit-linked contracts for the remaining currencies that are not reported by currency.

		This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120).
C0050/R0120	Value of material currencies — Technical provisions — index-linked and unit-linked contracts	Report the value of the technical provisions — index-linked and unit-linked contracts for each of the currencies required to be reported separately.
C0020/R0130	Total value of all currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the total value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for all currencies.
C0030/R0130	Value of the reporting currency — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the reporting currency.
C0040/R0130	Value of remaining other currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130).
C0050/R0130	Value of material currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for each of the currencies required to be reported separately.
C0020/R0140	Total value of all currencies — Derivatives	Report the total value of the derivatives for all currencies.
C0030/R0140	Value of the reporting currency — Derivatives	Report the value of the derivatives for the reporting currency.
C0040/R0140	Value of remaining other currencies — Derivatives	Report the total value of the derivatives for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0140) and in the currencies reported by currency (C0050/R0140).
C0050/R0140	Value of material currencies — Derivatives	Report the value of the derivatives for each of the currency required to be reported separately.
C0020/R0150	Total value of all currencies — Financial liabilities	Report the total value of the financial liabilities for all currencies.
C0030/R0150	Value of the reporting currency — Financial liabilities	Report the value of the financial liabilities for the reporting currency.
C0040/R0150	Value of remaining other currencies — Financial liabilities	Report the total value of the financial liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0150) and in the currencies reported by currency (C0050/R0150).

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C0050/R0150	Value of material currencies — Financial liabilities	Report the value of the financial liabilities for each of the currencies required to be reported separately.
C0020/R0160	Total value of all currencies — Contingent liabilities	Report the total value of the Contingent liabilities for all currencies.
C0030/R0160	Value of the reporting currency — Contingent liabilities	Report the value of the contingent liabilities for the reporting currency.
C0040/R0160	Value of remaining other currencies — Contingent liabilities	Report the total value of the contingent liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0160) and in the currencies reported by currency (C0050/R0160).
C0050/R0160	Value of material currencies — Contingent liabilities	Report the value of the contingent liabilities for each of the currencies required to be reported separately
C0020/R0170	Total value of all currencies — Any other liabilities	Report the total value of any other liabilities for all currencies.
C0030/R0170	Value of the reporting currency — Any other liabilities	Report the value of any other liabilities for the reporting currency.
C0040/R0170	Value of remaining other currencies — Any other liabilities	Report the total value of any other liabilities for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0170) and in the currencies reported by currency (C0050/R0170).
C0050/R0170	Value of material currencies — Any other liabilities	Report the value of any other liabilities for each of the currencies required to be reported separately.
C0020/R0200	Total value of all currencies — Total liabilities	Report the total value of the total liabilities for all currencies.
C0030/R0200	Value of the reporting currency — Total liabilities	Report the value of total liabilities for the reporting currency.
C0040/R0200	Value of remaining other currencies — Total liabilities	Report the total value of total liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200).
C0050/R0200	Value of material currencies — Total liabilities	Report the value of total liabilities for each of the currency required to be reported separately.

Section IR.02.03 instructions.**IR.02.03 – Additional branch balance sheet information****General comments**

This template relates to annual submission of information for third country branches.

	ITEM	INSTRUCTION
List of encumbered assets		
C0010	Total assets as per balance sheet - Net value of encumbered assets	This is the total amount of the asset reported as available for the branch.
C0020	Code of encumbered assets	Asset ID code using the following priority– - ISO 6166 code of ISIN when available - Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) - Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.
C0030	Type of code of encumbered assets	Type of ID Code used for the “Asset ID Code” item. One of the options in the following closed list must be used– 1 - ISO 6166 for ISIN code 2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 - WRT (Wertpapier Kenn-Number, the alphanumeric German identification number) 5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 - BBGID (The Bloomberg Global ID) 7 - Reuters RIC (Reuters instrument code) 8 – FIGI (Financial Instrument Global Identifier) 9 - Other code by members of the Association of National Numbering Agencies 99 - Code attributed by the undertaking
C0040	Description of asset of encumbered assets	This should be a description of the asset. This cell should be completed for each encumbered asset.
C0050	Gross value as per balance-sheet	This is the gross value of the asset that can be attributed to the branch. This cell should be completed for each encumbered asset.
C0060	Amount subject to prior security interests	This is the value of the asset that is subject to prior security interests. This cell should be completed for each encumbered asset.
C0070	Net value of encumbered assets	This is the net amount of the asset reported as available for the branch. This cell should be completed for each encumbered asset.
C0080	Description of encumbrances	This is the description of the encumbrances

List of preferential claims to be paid out of branch available assets

C0090	Balance sheet liability	Description of the balance sheet liability
C0100	Gross value	This is the gross value of the liability. This cell should list each liability included in 'other creditors' in the balance, whether there is a preferential claim or not. In the case

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		where there is no preferential claim the gross value will equal the net value.
C0110	Preferential claim	This is the amount of the preferential claim related to the liability. This cell should list each liability included in 'other creditors' in the balance sheet, whether there is a preferential claim or not. Where there is no preferential claim the value will be 0. Preferential claims should only be included where they are payable from branch available assets in priority to insurance claims.
C0120	Net amount	This is the net value of the liability when preferential claims are taken into account. This cell should list each liability included in 'other creditors' in the balance sheet, whether there is a preferential claim or not. Where there is no preferential claim the net value will equal the gross value.
C0040/R0040	Value of remaining other currencies — Assets held for index-linked and unit-linked contracts	Report the total value of the assets held for index-linked and unit-linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0040) and in the currencies reported by currency (C0050/R0040).
C0050/R0040	Value of material currencies — Assets held for index-linked and unit-linked contracts	Report the value of the assets held for index-linked and unit-linked contracts for all currencies required to be reported separately.
C0020/R0050	Total value of all currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for all currencies.
C0030/R0050	Value of the reporting currency — Reinsurance recoverables	Report the value of the reinsurance recoverables for the reporting currency.
C0040/R0050	Value of remaining other currencies — Reinsurance recoverables	Report the total value of the reinsurance recoverables for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0050) and in the currencies reported by currency (C0050/R0050).
C0050/R0050	Value of material currencies — Reinsurance recoverables	Report the value of the Reinsurance recoverables for each of the currencies required to be reported separately.
C0020/R0060	Total value of all currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the total value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for all currencies.
C0030/R0060	Value of the reporting currency — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the reporting currency.

C0040/R0060	Value of remaining other currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0060) and in the currencies reported by currency (C0050/R0060).
C0050/R0060	Value of material currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for each of the currencies required to be reported separately.
C0020/R0070	Total value of all currencies — Any other assets	Report the total value of any other assets for all currencies.
C0030/R0070	Value of the reporting currency — Any other assets	Report the value of any other assets for the reporting currency.
C0040/R0070	Value of remaining other currencies — Any other assets	Report the total value of any other assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0070) and in the currencies reported by currency (C0050/R0070).
C0050/R0070	Value of material currencies — Any other assets	Report the value of any other assets for each of the currencies required to be reported separately.
C0020/R0100	Total value of all currencies — Total assets	Report the total value of the total assets for all currencies.
C0030/R0100	Value of the reporting currency — Total assets	Report the value of total assets for the reporting currency.
C0040/R0100	Value of remaining other currencies — Total assets	Report the value of total assets for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0100) and in the currencies reported by currency (C0050/R0100).
C0050/R0100	Value of material currencies — Total assets	Report the value of total assets for each of the currencies required to be reported separately.
C0020/R0110	Total value of all currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for all currencies.
C0030/R0110	Value of the reporting currency — Technical provisions (excluding index-linked and unit-linked contracts)	Report the value of the technical provisions (excl. index-linked and unit-linked contracts) for the reporting currency
C0040/R0110	Value of remaining other currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.

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		This means that this cell excludes the amount reported in the reporting currency (C0030/R0110) and in the currencies reported by currency (C0050/R0110).
C0050/R0110	Value of material currencies — Technical provisions (excluding index-linked and unit-linked contracts)	Report the value of the Technical provisions (excl. index-linked and unit-linked contracts) for each of the currencies required to be reported separately
C0040/R0120	Value of remaining other currencies — Technical provisions — index-linked and unit-linked contracts	Report the value of the technical provisions — index-linked and unit-linked contracts for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120).
C0050/R0120	Value of material currencies — Technical provisions — index-linked and unit-linked contracts	Report the value of the technical provisions — index-linked and unit-linked contracts for each of the currencies required to be reported separately.
C0020/R0130	Total value of all currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the total value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for all currencies.
C0030/R0130	Value of the reporting currency — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the reporting currency.
C0040/R0130	Value of remaining other currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130).
C0050/R0130	Value of material currencies — Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for each of the currencies required to be reported separately.
C0020/R0140	Total value of all currencies — Derivatives	Report the total value of the derivatives for all currencies.
C0030/R0140	Value of the reporting currency — Derivatives	Report the value of the derivatives for the reporting currency.
C0040/R0140	Value of remaining other currencies — Derivatives	Report the total value of the derivatives for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0140) and in the currencies reported by currency (C0050/R0140).
C0050/R0140	Value of material currencies — Derivatives	Report the value of the derivatives for each of the currency required to be reported separately.

C0020/R0150	Total value of all currencies — Financial liabilities	Report the total value of the financial liabilities for all currencies.
C0030/R0150	Value of the reporting currency — Financial liabilities	Report the value of the financial liabilities for the reporting currency.
C0040/R0150	Value of remaining other currencies — Financial liabilities	Report the total value of the financial liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0150) and in the currencies reported by currency (C0050/R0150).
C0050/R0150	Value of material currencies — Financial liabilities	Report the value of the financial liabilities for each of the currencies required to be reported separately.
C0020/R0160	Total value of all currencies — Contingent liabilities	Report the total value of the Contingent liabilities for all currencies.
C0030/R0160	Value of the reporting currency — Contingent liabilities	Report the value of the contingent liabilities for the reporting currency.
C0040/R0160	Value of remaining other currencies — Contingent liabilities	Report the total value of the contingent liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0160) and in the currencies reported by currency (C0050/R0160).
C0050/R0160	Value of material currencies — Contingent liabilities	Report the value of the contingent liabilities for each of the currencies required to be reported separately
C0020/R0170	Total value of all currencies — Any other liabilities	Report the total value of any other liabilities for all currencies.
C0030/R0170	Value of the reporting currency — Any other liabilities	Report the value of any other liabilities for the reporting currency.
C0040/R0170	Value of remaining other currencies — Any other liabilities	Report the total value of any other liabilities for remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0170) and in the currencies reported by currency (C0050/R0170).
C0050/R0170	Value of material currencies — Any other liabilities	Report the value of any other liabilities for each of the currencies required to be reported separately.
C0020/R0200	Total value of all currencies — Total liabilities	Report the total value of the total liabilities for all currencies.
C0030/R0200	Value of the reporting currency — Total liabilities	Report the value of total liabilities for the reporting currency.
C0040/R0200	Value of remaining other currencies — Total liabilities	Report the total value of total liabilities for the remaining currencies that are not reported by currency. This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200).

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C0050/R0200	Value of material currencies — Total liabilities	Report the value of total liabilities for each of the currency required to be reported separately.
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Section IR.03.01 instructions.

IR.03.01 – Off–balance sheet items – general

General comments

This section relates to annual submission of information for individual entities.

This section includes the information referring to off–balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet.

A pool of assets that secure an investment (e.g. the pool of assets that are a collateral for covered bonds) should not be reported in this template.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in the Insurance Companies Regulations and the Solvency 2 Technical Standards.

Guarantees require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items must not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

A contingent liability is defined as–

- (1) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or
- (2) a present obligation that arises from past events even if–
 - (a) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - (b) the amount of the obligation cannot be measured with sufficient reliability.

Collateral is an asset with a monetary value or a commitment that secure the lender against the defaults of the borrower. The value of the collateral should be reported as the economic value

of the collateral as per reference date (Solvency II value of the assets), not as the risk-adjusted value of a collateral according to article 197 of the Solvency 2 Technical Standards.

The guarantees listed in this template are not reported in IR.03.02 and IR.03.03. This means that only limited guarantees are to be reported in this template.

This template must be submitted when any of the following conditions apply–

- (1) the amount of any of the following sums is higher than 2% of Total Assets–
 - (a) (C0020/R0010) Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit + (C0020/R0300) Value of guarantee/collateral/contingent liabilities — Total collateral pledged + (C0010/R0400) Maximum value — Total Contingent liabilities;
 - (b) (C0020/R0030) Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit + (C0020/R0200) Value of guarantee/collateral/contingent liabilities — Total collateral held; or
- (2) the undertaking has provided or received unlimited guarantee.

At group level, the template is applicable for all undertakings within the scope of group supervision — including other financial sectors and non–controlled participations — for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2. For non–controlled participations guarantees provided and guarantees received are included on a proportional basis when method 1 is applied. When method 2 is applied these guarantees are reported with the total amount.

	ITEM	INSTRUCTION
C0010/R0010	Maximum value — Guarantees provided by the undertaking, including letters of credit	Sum of all possible cash out–flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party. It includes cash–flows related to letter of credit. In case any guarantee is also identified as contingent liability under R0310, the maximum amount must also be included in this row.
C0010/R0020	Maximum value — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit	Part of C0010/R0010 related to guarantees, including letters of credit, provided to other undertakings of the same group.

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	provided to other undertakings of the same group	
C0020/R0010	Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit	Solvency II value of the guarantees provided by the undertaking, including letters of credit
C0020/R0020	Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group	Part of C0020/R0010 related guarantees, including letters of credit provided to other undertakings of the same group.
C0010/R0030	Maximum value — Guarantees received by the undertaking, including letters of credit	Sum of all possible cash in-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the undertaking from another party to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).
C0010/R0040	Maximum value — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group	Part of C0010/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.
C0020/R0030	Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit	Solvency II value of the guarantees received by the undertaking, including letters of credit.
C0020/R0040	Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group	Part of C0020/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.
C0020/R0100	Value of guarantee/collateral/contingent liabilities –Collateral held for loans made or bonds purchased	Solvency II value of the collaterals held for loans made or bonds purchased.
C0020/R0110	Value of guarantee/collateral/contingent liabilities –Collateral held for derivatives	Solvency II value of the collaterals held for derivatives.
C0020/R0120	Value of guarantee/collateral/contingent	Solvency II value of the assets pledged by reinsurers for ceded technical provisions.

	liabilities — Assets pledged by reinsurers for ceded technical provisions	
C0020/R0130	Value of guarantee/collateral/contingent liabilities — Other collateral held	Solvency II value of other collaterals held.
C0020/R0200	Value of guarantee/collateral/contingent liabilities — Total collateral held	Total Solvency II value of the collaterals held.
C0030/R0100	Value of assets for which collateral is held — Collateral held for loans made or bonds purchased	Solvency II value of the assets for which the collateral for loans made or bonds purchased is held.
C0030/R0110	Value of assets for which collateral is held — Collateral held for derivatives	Solvency II value of the assets for which the collateral for derivatives is held.
C0030/R0120	Value of assets for which collateral is held — Assets pledged by reinsurers for ceded technical provisions	Solvency II value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held.
C0030/R0130	Value of assets for which collateral is held — Other collateral held	Solvency II value of the assets for which the other collateral is held.
C0030/R0200	Value of assets for which collateral is held — Total collateral held	Total Solvency II value of the assets for which the total collateral is held.
C0020/R0210	Value of guarantee/collateral/contingent liabilities — Collateral pledged for loans received or bonds issued	Solvency II value of the collaterals pledged for loans received or bonds issued.
C0020/R0220	Value of guarantee/collateral/contingent liabilities — Collateral pledged for derivatives	Solvency II value of the collaterals pledged for derivatives.
C0020/R0230	Value of guarantee/collateral/contingent liabilities — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the assets pledged to cedants for technical provisions (reinsurance accepted).
C0020/R0240	Value of guarantee/collateral/contingent liabilities — Other collateral pledged	Solvency II value of the collateral pledged for other collateral.
C0020/R0300	Value of guarantee/collateral/contingent liabilities — Total collateral pledged	Total Solvency II value of the collateral pledged.
C0040/R0210	Value of liabilities for which collateral is pledged — Collateral pledged for loans received or bonds issued	Solvency II value of the liabilities for which the collateral for loans received or bonds issued is pledged.
C0040/R0220	Value of liabilities for which collateral is pledged — Collateral pledged for derivatives	Solvency II value of the liabilities for which the collateral for derivatives is pledged.

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C0040/R0230	Value of liabilities for which collateral is pledged — Assets pledged to cedants for technical provisions (reinsurance accepted)	Solvency II value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted).
C0040/R0240	Value of liabilities for which collateral is pledged — Other collateral pledged	Solvency II value of the liabilities for which other collateral is pledged.
C0040/R0300	Value of liabilities for which collateral is pledged — Total collateral pledged	Total Solvency II value of the liabilities for which the collateral is pledged.
C0010/R0310	Maximum value — Contingent liabilities not in Solvency II Balance Sheet	<p>Maximum possible value, regardless of their probability (i.e. future cash out-flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of IR.02.01).</p> <p>This must relate to contingent liabilities that are not material.</p> <p>This amount must include guarantees reported in R0010 if considered as contingent liabilities.</p>
C0010/R0320	Maximum value — Contingent liabilities not in Solvency II Balance Sheet, of which contingent liabilities toward entities of the same group	Part of C0010/R0310 related to contingent liabilities toward entities of the same group.
C0010/R0330	Maximum value — Contingent liabilities in Solvency II Balance Sheet	Maximum possible value, regardless of their probability (i.e. future cash out-flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet as defined in Article 11 of the Solvency 2 Technical Standards.
C0010/R0400	Maximum value — Total Contingent liabilities	Total maximum possible value regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities.
C0020/R0310	Value of guarantee/collateral/contingent liabilities — Contingent liabilities not in Solvency II Balance Sheet	Solvency II value of the contingent liabilities not in Solvency II Balance Sheet.
C0020/R0330	Value of guarantee/collateral/contingent liabilities — Contingent liabilities in Solvency II Balance Sheet	Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value must only be reported in relation to contingent liabilities for

		<p>which a value in item C0010/R0330 in IR.03.01 was reported.</p> <p>If this value is lower than C0010/R0740 in IR.02.01 an explanation must be provided in the narrative reporting.</p>
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Section IR.03.02 instructions.

IR.03.02 – Off-balance sheet items – unlimited guarantees received

General comments

This section relates to annual submission of information for individual entities.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Insurance Companies Regulations and the Solvency 2 Technical Standards.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited. For groups, internal guarantees within the scope of group supervision are not reported in this template.

The guarantees listed in this template are not reported in IR.03.01.

	ITEM	INSTRUCTION
C0010	Code of guarantee	Code of guarantee received. This number, attributed by the undertaking, must be unique and consistent over time. It must not be reused for other guarantees.
C0020	Name of provider of guarantee	Identification of the name of the provider of the guarantee
C0030	Code of provider of guarantee and type of code of provider of guarantee	<p>Identification code of provider using the Legal Entity Identifier (LEI) if available.</p> <p>If not available this item must not be reported.</p> <p>Identification of the code used for the ‘Code of provider of guarantee’ item. One of the options in the following closed list must be used–</p> <p>1 — LEI 9 — None</p>
C0050	Provider of guarantee belonging to the same group	<p>Indication if provider of the guarantee belongs to the same group as the undertaking.</p> <p>One of the options in the following closed list must be used–</p> <p>1 — Belonging to the same group 2 — Not belonging to the same group</p>

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C0060	Triggering event(s) of guarantee	Identify the triggering event. One of the options in the following closed list must be used– 1 — Bankruptcy filing International Swaps and Derivatives Association ('ISDA') credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100% 4 — Fall of MCR below a threshold but higher than 100% 5 — Breach of SCR 6 — Breach of MCR 7 — Non-payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other
C0070	Specific triggering event (s) of guarantee	Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'.
C0080	Effective date of guarantee	Identify the ISO 8601 (yyyy-mm-dd) code of the starting date of the coverage of the contract.
C0090	Ancillary Own Funds	Indication if the guarantee is classified as Ancillary Own Fund and is presented in the following items of IR.23.01– Letters of credit and guarantees under regulation 88(b) of the Insurance Companies Regulations (C0010/R0340) Letters of credit and guarantees other than under regulation 88(b) of the Insurance Companies Regulations (C0010/R0350) One of the options in the following closed list must be used– 1 — Ancillary own fund 2 — Not an ancillary own fund

Section IR.03.03 instructions.

IR.03.03 – Off-balance sheet items – unlimited guarantees provided

General comments

This section relates to annual submission of information for individual entities.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Insurance Companies Regulations and the Solvency 2 Technical Standards.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in IR.03.01.

At group level, the template is applicable for all undertakings within the scope of group supervision — including other financial sectors and non-controlled participations — for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Internal guarantees within the scope of group supervision are not reported in this template but reported in the relevant Intra-group transactions (IR.36) template.

	ITEM	INSTRUCTION
C0010	Code of guarantee	Code of guarantee provided. This number, attributed by the undertaking, must be unique and consistent over time. It must not be reused for other guarantees.
C0020	Name of receiver of guarantee	Identification of the name of the receiver of the guarantee.
C0030	Code of receiver of guarantee and type of code of receiver of guarantee	Identification code of receiver of guarantee using the using the Legal Entity Identifier (LEI) if available. If none is available this item must not be reported. Identification of the code used for the ‘code of receiver of guarantee’ item. One of the options in the following closed list must be used— 1 — LEI 9 — None
C0050	Receiver of guarantee belonging to the same group	Indication if the receiver of the guarantee belongs to the same group as undertaking. One of the options in the following closed list must be used— 1 — Belonging to the same group 2 — Not belonging to the same group
C0060	Triggering event(s) of guarantee	List of triggering events. One of the options in the following closed list must be used— 1 — Bankruptcy filing ISDA credit event 2 — Downgrading by a rating agency 3 — Fall of SCR below a threshold but higher than 100 % 4 — Fall of MCR below a threshold but higher than 100 % 5 — Breach of SCR 6 — Breach of MCR

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		7 — Non-payment of a contractual obligation 8 — Fraud 9 — Breach of contractual obligation linked with the disposal of assets 10 — Breach of contractual obligation linked with the acquisition of assets 0 — Other
C0070	Estimation of the maximum value of guarantee	Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party
C0080	Specific triggering event(s) of guarantee	Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'
C0090	Effective date of guarantee	Identify the ISO 8601 (yyyy-mm-dd) code of the date indicating the start of the guarantee being valid.

Section IR.05.02 instructions.

IR.05.02 – Premiums, claims and expenses by country

General comments

This section relates to annual submission of information for individual entities, groups and third country branches. Countries other than the home country do not need to be reported if gross written premiums for that country are less than £100m and less than 5% of total gross written premiums. This threshold applies separately to non-life and life business.

Items in this template are to be reported using financial accounting conventions, unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported using financial accounting conventions—

- (1) In the event of any inconsistency or contradiction between the instructions in this document and the accounting standard reported at {basic information – general IR.01.02, row R0120}, undertakings are to follow the instructions in this document.
- (2) Subject to following the instructions in this document, an undertaking must follow—
 - (a) the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, and

- (b) the accounting standard reported at {basic information – general IR.01.02, row R0120} to the extent practical.

The template is based on a year-to-date basis.

An insurance and reinsurance undertaking must report written/earned premiums regardless of the accounting standard used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums. This template must include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

Claims incurred must comprise all claim payments paid in the reporting period plus change in provision for claims outstanding less recoverable amounts arising out of subrogation of salvage.

The following criteria for the classification by country must be used–

- (a) the information, provided by country, must be completed for up to five countries with the biggest amount of gross written premiums in addition to the home country;
- (b) for the direct insurance business for the lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” information must be reported by country where the risk is situated;
- (c) for direct insurance business for all other line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, information must be reported by country where the contract was entered into;
- (d) for proportional and non-proportional reinsurance information must be reported by country of localisation of the ceding undertaking.

For the purposes of this template “country where the contract was entered into” means–

- (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (b) The country where the branch is located (host country) when the contract was sold through a branch;

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- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services;
- (d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTION
Non-life insurance and reinsurance obligations		
C0020 to C0060 /R0010	Top 5 countries (by amount of gross premiums written) – non-life obligations	Identify the ISO 3166-1 alpha-2 code of the countries being reported for the non-life obligations.
C0080 to C0140 /R0110	Premiums written – Gross – Direct Business	Gross written premiums for direct
C0080 to C0140 /R0120	Premiums written – Gross – Proportional reinsurance accepted	Gross written premiums for proportional reinsurance accepted
C0080 to C0140 /R0130	Premiums written – Gross – Non proportional reinsurance accepted	Gross written premiums for non-proportional reinsurance
C0080 to C0140 /R0140	Premiums written – Reinsurers' share	Reinsurers' share of gross written premiums
C0080 to C0140 /R0200	Premiums written – Net	Gross written premiums reduced by the amount ceded to reinsurance
C0080 to C0140 /R0210	Premiums earned – Gross – Direct business	Gross earned premiums for direct business
C0080 to C0140 /R0220	Premiums earned – Gross – Proportional reinsurance accepted	Gross earned premiums for proportional reinsurance accepted
C0080 to C0140 /R0230	Premiums earned – Gross – Non proportional reinsurance accepted	Gross earned premiums for non proportional reinsurance
C0080 to C0140 /R0240	Premiums earned – reinsurers' share	Reinsurers' share of gross earned premiums
C0080 to C0140 /R0300	Premiums earned – Net	Gross earned premiums reduced by the amount ceded to reinsurance undertakings
C0080 to C0140 /R0310	Claims incurred Gross – Direct business	Gross claims incurred for direct business
C0080 to C0140 /R0320	Claims incurred Gross – Proportional reinsurance accepted	Gross claims incurred for proportional reinsurance accepted

C0080 to C0140 /R0330	Claims incurred – Gross – Non proportional reinsurance accepted	Gross claims incurred for non proportional reinsurance
C0080 to C0140 /R0340	Claims incurred – Reinsurers’ share	Reinsurers’ share of gross claims incurred
C0080 to C0140 /R0400	Claims incurred – Net	Gross claims incurred reduced by the amount ceded to reinsurance undertakings
C0080 to C0140 /R0550	Net expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis and excluding other expenses reported in IR.05.04 R1140.
Life insurance and reinsurance obligations		
C0160 to C0200 /R1400	Top 5 countries (by amount of gross premiums written) – life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being reported for the life obligations.
C0220 to C0280 /R1410	Premiums written – Gross	Gross written premiums for direct business and reinsurance
C0220 to C0280 /R1420	Premiums written – Reinsurers’ share	Reinsurers’ share of gross written premiums
C0220 to C0280 /R1500	Premiums written – net	Gross written premiums reduced by the amount ceded to reinsurance undertakings
C0220 to C0280 /R1510	Premiums earned – Gross	Gross earned premiums for direct business and reinsurance accepted
C0220 to C0280 /R1520	Premiums earned – reinsurers’ share	Reinsurers’ share of gross earned premiums
C0220 to C0280 /R1600	Premiums earned – Net	Gross earned premiums reduced by the amount ceded to reinsurance undertakings
C0220 to C0280 /R1610	Claims incurred – Gross	Gross claims incurred for direct business and reinsurance accepted
C0220 to C0280 /R1620	Claims incurred – Reinsurers’ share	Reinsurers’ share of gross claims incurred
C0220 to C0280 /R1700	Claims incurred – Net	Gross claims incurred reduced by the amount ceded to reinsurance undertakings
C0220 to C0280 /R1900	Net expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis and excluding other expenses reported in IR.05.03 R0300.

Section IR.05.03 instructions.

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IR.05.03 – Life income and expenditure

General comments

This section relates to quarterly and annual submission of information for individual entities, groups, third country branches, ring-fenced funds, and remaining part. In this template figures for the remaining part incorporate any embedded matching adjustment portfolios.

Items in this template are to be reported using financial accounting conventions, unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported using financial accounting conventions–

- (1) In the event of any inconsistency or contradiction between the instructions in this document and the accounting standard reported at basic information – general IR.01.02, row R0120, an undertaking is to follow the instructions in this document.
- (2) Subject to following the instructions in this document, an undertaking must follow–
 - (a) the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, and
 - (b) the accounting standard reported at {basic information – general IR.01.02, row R0120 to the extent practical.

The template is based on a year-to-date basis.

An insurance and reinsurance undertaking must report written premiums regardless of the accounting standard used. Other rows should be reported in a way that avoids inconsistency with the reporting of written premiums. This template must include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

Claims incurred must comprise all claim payments paid in the reporting period plus change in provision for claims outstanding.

For quarterly reporting by individual entities, quarterly reporting by groups and annual reporting by groups only rows R0010 – R0050, R0110-R0200, R0300 and R0440 should be completed.

Items R0060-R0090, R0280-R0440 are only required for the total business (C0070).

	ITEM	INSTRUCTION
Z0020	Ring-fenced fund or remaining part	Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list must be used– 1 – RFF 2 – Remaining part In this template figures for the remaining part incorporate any embedded matching adjustment portfolios.
Z0030	Fund number	When item Z0020 = 1, this is a unique number of fund, as attributed by the undertaking. It must remain unvarying over time. It must not be re-used for any other fund. The number must be used consistently across all templates, where relevant, to identify that fund.
Column definitions		
C0010	Insurance with profit participation	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0020	Index-linked and unit-linked insurance	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0030	Life annuities	Annuities and deferred annuities which would be included in the line of business ‘other life insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0040	Annuities stemming from non-life insurance contracts	Only non-life annuity obligations accounted for on the basis used for life insurance (claims incurred based on amounts due during the reporting period) should be reported in IR.05.03. Non-life annuity obligations accounted for on the basis used for non-life insurance should be reported in IR.05.04. Corresponds to the sum of the lines of business ‘annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations’ and ‘annuities stemming from non-life insurance contracts and relating to health insurance obligations’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0050	Other life insurance	Corresponds to the sum of the lines of business ‘other life insurance’ excluding annuities and deferred annuities defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0060	Health insurance	Corresponds to the line of business ‘health insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0070	Total life and health	The sum of all the preceding columns.

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Rows		
R0010	Premiums written – Gross direct business	Gross written premiums for direct business
R0020	Premiums written – Gross reinsurance accepted	Gross written premiums for reinsurance accepted
R0030	Premiums written – Gross	Gross written premiums for direct business and reinsurance accepted
R0040	Premiums written – Reinsurers' share	Reinsurers' share of gross written premiums
R0050	Premiums written – Net	Gross written premiums reduced by the amount ceded to reinsurance undertakings
R0060	Investment income	Investment income before tax. Composite insurers should apportion investment income using their internal basis.
R0070	Realised and unrealised gains / (losses)	Realised and unrealised gains (losses) on assets. Composite insurers should apportion gains / (losses) using their internal basis.
R0080	Other income	Any item of income which cannot properly be attributed to R0010 - R0250.
R0090	Total income	Total income net of reinsurance (sum of R0050-R0080)
R0110	Claims incurred – Gross direct business	Gross claims incurred for direct business
R0120	Claims incurred – Gross reinsurance accepted	Gross claims incurred for reinsurance accepted
R0130	Claims incurred – Gross	Gross claims incurred for direct business and reinsurance accepted
R0140	Claims incurred – Reinsurers' share	Reinsurers' share of gross claims incurred
R0150	Claims incurred – Net	Gross claims incurred reduced by the amount ceded to reinsurance undertakings
R0160 – R0200	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis and excluding other technical expenses not allocated to lines of business reported in R0300.
R0160	Expenses incurred – Gross direct business	Gross expenses incurred for direct business
R0170	Expenses incurred – Gross reinsurance accepted	Gross expenses incurred for reinsurance accepted
R0180	Expenses incurred – Gross	Gross expenses incurred for direct business and reinsurance accepted
R0190	Expenses incurred – Reinsurers' share	Reinsurers' share of Gross expenses incurred
R0200	Expenses incurred – Net	Gross expenses incurred reduced by the amount ceded to reinsurance undertakings
R0210-R0270		Analysis of gross expenses incurred – the sum of R0210-R0270 equals R0180
R0210	Acquisition commission	Commission paid on acquisition of business
R0220	Acquisition costs - other	Acquisition management expenses includes all expenses excluding commission which can be identified at the level

		of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition must be applied mutatis mutandis.
R0230	Renewal commission	Commission paid on renewal of business
R0240	Administrative expenses	Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g., maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g., conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.
R0250	Investment management expenses	Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e., buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.
R0260	Claims management expenses	Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g., legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g., salaries of staff of claims handling department). This must include the movement in provisions in claims management expenses.
R0270	Overhead expenses	Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e., electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g., buying new IT system and developing new software).
R0280	Interest payable	Interest payable before deduction of tax

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R0290	Taxation	Amount of tax incurred (may be negative)
R0300	Other expenses	Other technical expenses including non-capitalised costs excluded from R0210-R0270 and non-technical expenses other than interest payable and taxation.
R0310	Total expenditure	Total expenditure net of reinsurance (sum of R0150, R0200, R0280-R0300).
R0410	Business transfers-in	Amounts received on transfer in; where this template is for only part of the business this amount includes transfers from other funds. For the undertaking itself, total inter-fund transfers are excluded.
R0420	Business transfers-out	Amounts paid on transfers out; where this template is for only part of the business this amount includes transfers from other funds. For the undertaking total inter-fund transfers are excluded.
R0430	Transfers to (from) other funds	Shareholder transfers arising from with-profits business and transfers of unit management charges between funds. This item only applies to IRR.05.03.01.
R0440	Dividends paid	Dividends paid during the period, including foreseeable dividends (IR.23) at the end of the previous period and excluding foreseeable dividends at the end of the current period.

Section IR.05.04 instructions.**IR.05.04 – Non-life income, expenditure and business model analysis****General comments**

This section relates to annual and quarterly submission of information for individual entities, groups and insurance undertakings in regard to branch operations.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported from using financial accounting conventions–

- (1) In the event of any inconsistency or contradiction between the instructions in this document and the accounting standards reported at {basic information – general IR.01.02, row R0120}, an undertaking is to follow the instructions in this document.
- (2) Subject to following the instructions in this document, an undertaking must follow–

- (a) the recognition and valuation basis as for the published financial statements as originally published, no new recognition or re-valuation is required, and
- (b) the accounting standards reported at {basic information – general IR.01.02, row R0120} to the extent practical.

The template is based on a year-to-date basis.

An Insurance or reinsurance undertaking must report written/earned premiums regardless of the accounting standards used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums.

Third country branches should read any reference to ‘technical provisions’ as the provisions to cover insurance and reinsurance obligations referred to in Insurance Companies Regulations.

Items of income and expenditure to be reported at entity level only (i.e. not by line of business) are indicated as such in these instructions for the item in question.

For the purpose of this template–

- (a) ‘Allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).
- (b) ‘Reporting period’ means– the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

An undertaking should complete the relevant tables in IR.05.04.01 and third country branches should complete the relevant tables in IR.05.04.07 as follows–

- (a) Information related to the ‘reporting period’ is reported in tables 01 and 05.
- (b) Rows R1710 and to R2190 in table 01 need not be completed by solo undertakings that do not have a Part 7 permission to effect contracts of insurance.
- (c) Information related to ‘Plan year 1’ (i.e. the first financial year following the ‘reporting period’) is reported in tables 02 and 06.
- (d) Information related to ‘Plan year 2’ (i.e. the second financial year following the ‘reporting period’) is reported in tables 03 and 07.

- (e) Information related to ‘Plan year 3’ (i.e. the third financial year following the ‘reporting period’) is reported in tables 04 and 08.
- (f) Undertakings that do not have a Part 7 permission to effect contracts need not complete the business plan tables, i.e. tables 02, 03, 04, 05, 06, 07, and 08.
- (g) Rows R1950 and R2100 to R2190 do not apply to third country branches.

For example–

	Reporting reference date reported in Solvency II Reporting template IR.01.02.01–					
	31 December 2016			30 June 2016		
‘reporting period’	Financial	year	ending	Financial	year	ending
	31/12/2016			30/06/2016		
‘Plan year 1’	Financial	year	ending	Financial	year	ending
	31/12/2017			30/06/2017		
‘Plan year 2’	Financial	year	ending	Financial	year	ending
	31/12/2018			30/06/2018		
‘Plan year 3’	Financial	year	ending	Financial	year	ending
	31/12/2019			30/06/2019		

The information reported in this template is to be as at the reference date. This means that the information reported for ‘Plan year 1’, ‘Plan year 2’, and ‘Plan year 3’ should be consistent with the undertaking’s most recent business plan approved by its Board at the reference date.

The balance sheet and own funds items and solvency capital requirement items in IR.05.04 must be reported on a Solvency II basis.

Rows and columns in the template

In this template an undertaking are to report specified financial measures (e.g. premiums, claims, expenses) along the rows of the template. In the template’s columns an undertaking submit the specified financial measures by–

- (a) line of business for the ‘reporting period’ in columns C0010 to C0540;
- (b) distribution channel for the ‘reporting period’ in columns C0610 to C0830;
- (c) line of business for ‘Plan year 1’ in columns C1010 to C1540;
- (d) distribution channel for ‘Plan year 1’ in columns C1610 to C1830;

- (e) line of business for 'Plan year 2' in columns C2010 to C2540;
- (f) distribution channel for 'Plan year 2' in columns C2610 to C2830;
- (g) line of business for 'Plan year 3' in columns C3010 to C3540;
- (h) distribution channel for 'Plan year 3' in columns C3610 to C3830;

Line of business information to be reported in columns

The lines of business (LoB) to be reported are–

- (1) Total for the undertaking (i.e. includes all non-life LoBs and annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in columns C0010, C1010, C2010, C3010.)
- (2) Total for all non-life LoBs (i.e. excludes annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in columns C0015, C1015, C2015, C3015.)
- (3) Lines of business 1 and 13 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Medical expense insurance*' and '*Medical expense accepted proportional reinsurance*'). (Reported in columns C0110, C1110, C2110, C3110.)
- (4) Lines of business 2 and 14 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. '*income protection insurance*' and '*income protection accepted proportional reinsurance*'). (Reported in columns C0120, C1120, C2120, C3120.)
- (5) Lines of business 3 and 15 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. '*workers compensation insurance*' and '*workers compensation accepted reinsurance*'). (Reported in columns C0130, C1130, C2130, C3130.)
- (6) Lines of business 4 and 16 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. '*motor vehicle liability insurance*', and '*motor vehicle liability accepted proportional reinsurance*'), combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport–
 - (a) nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;

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- (b) nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
- (c) ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.

(Reported in columns C0140, C1140, C2140, C3140.)

(7) Lines of business 4 and 16 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. '*motor vehicle liability insurance*', and '*motor vehicle liability accepted proportional reinsurance*'), combined that is not attributable to personal lines motor business. (Reported in columns C0141, C1141, C2141, C3141.)

(8) Lines of business 5 and 17 in the Schedule 1 to the Solvency 2 Technical Standards – 'Lines of Business' (i.e. '*other motor insurance*' and '*other motor accepted proportional reinsurance*') combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport–

- (a) nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
- (b) nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
- (c) ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.

(Reported in columns C0150, C1150, C2150, C3150.)

(9) Lines of business 5 and 17 in the Schedule 1 to the Solvency 2 Technical Standards – 'Lines of Business' (i.e. '*other motor insurance*' and '*other motor accepted proportional reinsurance*'), combined that is not attributable to personal lines motor business as defined above. (Reported in columns C0151, C1151, C2151, C3151).

- (10) Lines of business 6 and 18 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*Marine, Aviation and transport insurance*’ and ‘*Marine, Aviation and transport accepted proportional reinsurance*’). (Reported in columns C0160, C1160, C2160, C3160.)
- (11) Lines of business 7 and 19 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*Fire and other damage to property insurance*’ and ‘*Fire and other damage to property accepted proportional reinsurance*’) attributable to personal lines property business. Where personal lines property business is defined as– *Contracts of insurance* (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic properties, contents of domestic properties, or contents of domestic properties and personal items.
- (Reported in columns C0170, C1170, C2170, C3170.)
- (12) Lines of business 7 and 19 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*Fire and other damage to property insurance*’ and ‘*Fire and other damage to property accepted proportional reinsurance*’) that is not attributable to personal lines property business as defined above. (Reported in columns C0180, C1180, C2180, C3180.)
- (13) Employers’ liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business. (Includes these risks covered under “Mixed commercial package” policies.)* (Reported in columns C0190, C1190, C2190, C3190.)
- (14) Public and Products Liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured’s business. (Includes these risks covered under “Mixed Commercial Package” policies.)* (Reported in columns C0200, C1200, C2200, C3200).
- (15) Professional Indemnity liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured’s professional activities. (Including directors’ and officers’ liability and errors and omissions liability.)* (Reported in columns C0210, C1210, C2210, C3210.)

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- (16) Lines of business 8 and 20 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*general liability insurance*’ and ‘*general liability accepted proportional reinsurance*’) not included under Employers’ liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in columns C0220, C1220, C2220, C3220.)
- (17) Lines of business 9 and 21 in the Delegated Regulation Annex 1 (i.e. ‘*Credit and suretyship insurance*’ and ‘*Credit and suretyship accepted reinsurance*’). (Reported in columns C0230, C1230, C2230, C3230, C4230.)
- (18) Lines of business 10 and 22 in the Schedule 1 to the Solvency 2 Technical Standards (ie, ‘*legal expense insurance*’ and ‘*legal expense accepted proportional reinsurance*’). (Reported in columns C0240, C1240, C2240, C3240.)
- (19) Lines of business 11 and 23 in the Schedule 1 to the Solvency 2 Technical Standards (ie, ‘*assistance insurance*’ and ‘*assistance accepted proportional reinsurance*’). (Reported in columns C0250, C1250, C2250, C3250.)
- (20) Lines of business 12 and 24 in the Schedule 1 to the Solvency 2 Technical Standards (ie, ‘*miscellaneous financial loss insurance*’ and ‘*miscellaneous financial loss accepted proportional reinsurance*’). (Reported in columns C0260, C1260, C2260, C3260.)
- (21) Line of business 25 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*non-proportional health reinsurance*’). (Reported in columns C0310, C1310, C2310, C3310.)
- (22) Line of business 26 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*non-proportional casualty reinsurance*’). (Reported in columns C0320, C1320, C2320, C3320.)
- (23) Line of business 27 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*non-proportional marine, aviation and transport reinsurance*’). (Reported in columns C0330, C1330, C2330, C3330, C4330.)
- (24) Line of business 28 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*non-proportional property reinsurance*’). (Reported in columns C0340, C1340, C2340, C3340.)
- (25) Lines of business in 33 and 34 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*Annuities stemming from non-life insurance contracts and relating*’)

to health insurance obligations’ and ‘Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations’). (Reported in columns C0525, C1525, C2525, C3525.)

- (26) The proportion of lines of business 35 and 36 in the Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Health reinsurance’ and ‘Life reinsurance’) relating to obligations included in LoBs 33 and 34. (Reported in columns C0545, C1545, C2545, C3545.)

The amounts reported under columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 should relate only to claims arising from non-life obligations that are formally settled as annuities and thus included in the reporting template IR.12.01.01. Non-life annuity obligations accounted for on the basis used for life insurance are not to be included in columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 (this is because non-life annuity obligations accounted for on the basis used for life insurance are included in template IR.05.03.01.)

Distribution Channel information to be reported in columns

An undertaking that do not have a Part 7 permission to effect contracts of insurance need not complete the distribution channel information.

Distribution channel data is to be reported separately for personal lines insurance and accepted proportional reinsurance business (hereafter referred to as personal lines business), and for commercial lines insurance and accepted proportional reinsurance business (hereafter referred to as commercial lines business). Where—

- (a) Personal lines business is classes (c), (d), (f), (h), (k), (r), (s), (t) referred to above.
- (b) Commercial lines business is classes (e), (g), (i), (j), (l), (m), (n), (o), (p), (q) referred to above.

Personal lines and commercial lines business is to be split according to whether or not the underwriting has been outsourced, and then split by distribution channel as follows—

Distribution	Channel	Split	Column
Personal lines	Personal - Motor	Underwriting Outsourced or delegated	C0610, C1610, C2610, C3610
			Direct / open market / PCW

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		Underwriting not outsourced or delegated		C2620, C3620
			Broker / Intermediary	C0630, C1630, C2630, C3630
			Partnerships, affiliates, schemes, etc	C0640, C1640, C2640, C3640
			Other	C0650, C1650, C2650, C3650
	Personal - Household	Underwriting outsourced or delegated		C0660, C1660, C2660, C3660
		Underwriting not outsourced	Direct / open market / PCW	C0670, C1670, C2670, C3670
			Broker / Intermediary	C0680, C1680, C2680, C3680
			Partnerships, affiliates, schemes, etc	C0690, C1690, C2690, C3690
			Other	C0700, C1700, C2700, C3700
	Personal - Other	Underwriting outsourced or delegated		C0710, C1710, C2710,

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			C3710
	Underwriting not outsourced or delegated	Direct / open market / PCW	C0720, C1720, C2720, C3720
		Broker / Intermediary	C0730, C1730, C2730, C3730
		Partnerships, affiliates, schemes, etc	C0740, C1740, C2740, C3740
		Other	C0750, C1750, C2750, C3750
Commercial lines	Underwriting outsourced or delegated	External agents excluding brokers	C0760, C1760, C2760, C3760
		Service companies within own group	C0770, C1770, C2770, C3770
		Broker facilities	C0780, C1780, C2780, C3780
		Other	C0790, C1790, C2790, C3790
	Underwriting not outsourced or delegated	Direct / open market	C0800, C1800, C2800, C3800
		Broker / Intermediary	C0810, C1810, C2810, C3810

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		Lineslips, schemes, etc	C0820, C1820, C2820, C3820
		Other	C0830, C1830, C2830, C3830

In the above split–

- (a) Underwriting outsourced or delegated is where underwriting is outsourced or delegated to (say)– a managing general agent, to a cover holder, under a binding authority, under delegated authority, etc
- (b) Direct / open market / price comparison website (PCW) are– policies purchased from the undertaking via (for example) its own website, own call centre, own agency network, in-person or post, or via an aggregator website which have not been placed via an intermediary.
- (c) Broker / Intermediary are policies purchased via brokers or intermediary who typically receive a commission from the insurer for providing this service. It also includes policies which have been sourced by a broker or intermediary via a price comparison website.
- (d) Partnerships, affiliates, schemes, etc are– policies purchased via corporate affiliates partnerships that are not registered as brokers or intermediaries.
- (e) Lineslips, schemes are arrangements where– a number of risks that meeting some similar risk criteria are bound on the same slip; and where premium rates, terms and conditions have been pre-set by the insurer.
- (f) Other. Defined as all additional policies purchased that are not covered by the above distribution channels.

Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template IR.05.04. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
	Income	
	Premiums written	
R0110	Gross	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; (e) Distribution channels for personal lines– motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively; (f) Distribution channels for commercial lines other in columns C0760 to C0830; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none"> (a) Total non-life in column C1015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. (d) Distribution channels for personal lines– motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively; (e) Distribution channels for commercial lines other in columns C1760 to C1830. <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none"> (a) Total non-life in column C2015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. (d) Distribution channels for personal lines– motor; household; and other in columns

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		<p>C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively;</p> <p>(e) Distribution channels for commercial lines other in columns C2760 to C2830.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>(d) Distribution channels for personal lines– motor; household; and other in columns C3610 to C3650; C3660 to C3700; and C3710 to C3750 respectively;</p> <p>(e) Distribution channels for commercial lines in columns C3760 to C3830.</p> <p>Gross written premiums in the ‘reporting period’ or the business plan year, as the case may be.</p> <p>The gross premiums written–</p> <p>(a) Are gross of reinsurance.</p> <p>(b) Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</p> <p>(c) Equals the sum of R0111 + R0113.</p> <p>(d) Equals the sum of R0120 + R0130 (where these rows are reported).</p> <p>(e) Should normally include premiums relating to contracts incepting prior to the period (i.e. premiums reported in R0140).</p>
R0111	Gross direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life insurance lines of business in columns C0110 to C0260;</p> <p>(c) Annuities stemming from non-life insurance contracts in column C0525;</p> <p>(e) Distribution channels for personal lines– motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively;</p> <p>(f) Distribution channels for commercial lines other in columns C0760 to C0830;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total non-life in column C1015;</p>

		<ul style="list-style-type: none"> (b) All non-life insurance lines of business in columns C1110 to C1260; (c) Distribution channels for personal lines—motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively; (d) Distribution channels for commercial lines other in columns C1760 to C1830. <p>(3) For the following columns for plan year 2—</p> <ul style="list-style-type: none"> (a) Total non-life in column C2015; (b) All non-life insurance lines of business in columns C2110 to C2260; (c) Distribution channels for personal lines—motor; household; and other in columns C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively; (d) Distribution channels for commercial lines other in columns C2760 to C2830. <p>(4) For the following columns for plan year 3—</p> <ul style="list-style-type: none"> (a) Total non-life in column C3015; (b) All non-life insurance lines of business in columns C3110 to C3260; (c) Distribution channels for personal lines—motor; household; and other in columns C3610 to C3650; C3660 to C3700; and C3710 to C3750 respectively; (d) Distribution channels for commercial lines in columns C3760 to C3830. <p>The amount of written premiums reported in row R0110 that are in respect of insurance contracts arising from direct insurance business (as opposed to accepted reinsurance contracts).</p>
<p>R0112</p>	<p>Gross –direct business – new business</p>	<p>This item is to be reported—</p> <ul style="list-style-type: none"> (1) For the following columns for the reporting period— <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance lines of business in columns C0110 to C0260; (c) Annuities stemming from non-life insurance contracts in column C0525; (d) Distribution channels for personal lines—motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively; (e) Distribution channels for commercial lines other in columns C0760 to C0830;

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		<p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none">(a) Total non-life in column C1015;(b) All non-life insurance lines of business in columns C1110 to C1260; <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none">(a) Total non-life in column C2015;(b) All non-life insurance lines of business in columns C2110 to C2260; <p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none">(a) Total non-life in column C3015;(b) All non-life insurance lines of business in columns C3110 to C3260; <p>The amount of written premiums arising from direct insurance business reported in row R0111 that are attributable to new business (as opposed to renewal business), where the definition of ‘new business’ is what the undertaking uses for its internal management information purposes.</p> <p>With the exception for the lines of business listed below, an undertaking may omit (i.e. leave blank) this item if they do not record new business for internal management information purposes for the line of business in question. For the lines of business listed below, an undertaking should report this item–</p> <ul style="list-style-type: none">(a) Medical expense insurance (columns C0110, C1110, C2110, C3110);(b) Income protection (columns C0120, C1120, C2120, C3120);(c) Motor personal lines (columns C0140, C0141, C1140, C1141, C2140, C2141, C3140, C3141);(d) Property personal lines (columns C0170, C1170, C2170, C3170)
R0113	Gross reinsurance accepted	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none">(a) Total non-life in column C0015;(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;(d) Annuities stemming from non-life accepted reinsurance contracts in column C0545;(e) Distribution channels for personal lines– motor; household; and other in columns

		<p>C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively;</p> <p>(f) Distribution channels for commercial lines other in columns C0760 to C0830;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total non-life in column C1015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C1110 to C1260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(d) Distribution channels for personal lines–motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively;</p> <p>(e) Distribution channels for commercial lines other in columns C1760 to C1830.</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total non-life in column C2015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(d) Distribution channels for personal lines–motor; household; and other in columns C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively;</p> <p>(e) Distribution channels for commercial lines other in columns C2760 to C2830.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>(d) Distribution channels for personal lines–motor; household; and other in columns C3610 to C3650; C3660 to C3700; and C3710 to C3750 respectively;</p> <p>(e) Distribution channels for commercial lines in columns C3760 to C3830.</p>
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		The amount of gross written premiums reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.
R0120	Gross— contracts of 12 months or less duration	<p>This item is to be reported—</p> <p>(1) For the following columns for the reporting period—</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>The amount of gross written premiums reported in row R0110 that relate to contracts of 12 months or less duration.</p>
R0130	Gross—contracts of more than 12 months duration	<p>This item is to be reported—</p> <p>(1) For the following columns for the reporting period—</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>The amount of gross written premiums reported in row R0110 that relates to contracts of more than 12 months duration.</p>
R0140	Gross—relating to contracts incepting prior to the period	<p>This item is to be reported—</p> <p>(1) For the following columns for the reporting period—</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>The amount of gross written premiums reported in row R0110 that relate to contracts incepting prior to the period.</p> <p>This item might include premiums due in the period arising from—</p> <p>(a) Adjustments to policies that incepted prior to the period (aka ‘pipeline’ premium).</p> <p>(b) Multi-year contracts that incepted prior to the period.</p>
R0160	Net	<p>This item is to be reported—</p> <p>(1) For the following columns for the reporting period—</p> <p>(a) Total non-life in column C0015;</p>

		<p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total non-life in column C1015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total non-life in column C2015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>Gross written premiums as reported in row R0110 less ‘outward reinsurance premium’ where ‘outward reinsurance premium’ is defined as– <i>All premiums paid or payable in respect of outward reinsurance contracts entered into by the undertaking during the relevant period. Portfolio entries payable on the conclusion or amendment of outward reinsurance contracts must be added; portfolio withdrawals receivable must be deducted.</i></p> <p>The premiums written under this item are net of reinsurance premium ceded.</p>
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		This excludes amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.
	Premiums earned and provisions for unearned	
R0210	Gross earned premiums	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none">(a) Total non-life in column C0015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;(d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;(e) Distribution channels for personal lines– motor; household; and other in columns C0610 to C0650; and C0660 to C0700 respectively; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none">(a) Total non-life in column C1015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none">(a) Total non-life in column C2015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. <p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none">(a) Total non-life in column C3015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.

		<p><i>Gross earned premiums</i> in the ‘reporting period’ or the business plan year, as the case may be.</p> <p>This includes any premiums earned during the period relating to business accepted by the undertaking via a business transfer-in.</p>
R0211	Gross provision for unearned premium	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>The amount representing that part of gross written premiums reported in row R0110 which is estimated to be earned in the following financial year or in subsequent financial years</p>
R0212 / C0015, C0110 to C0340	Gross provision for unearned premium - FSCS	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>The proportion (expressed as an amount) of the amount reported in row R0211 that is subject to the Financial Services Compensation Scheme</p>
R0220	Net earned premiums	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

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		<p>(d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total non-life in column C1015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total non-life in column C2015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>This item comprises–</p> <p>(a) Gross written premiums reported in row R0110.</p> <p>(b) less ‘outward reinsurance premiums’.</p> <p>(c) less change in the gross provision for unearned premium in the ‘reporting period’ or the business plan year, as the case may be.</p> <p>(d) plus change in the provision for unearned premium, reinsurers’ share, in the ‘reporting period’ or the business plan year, as the case may be.</p> <p>Where–</p> <p>(a) Outward reinsurance premium’ is defined as–</p> <p>All premiums paid or payable in respect of outward reinsurance contracts entered into by the undertaking during the relevant period. Portfolio entries payable on the conclusion or amendment of outward reinsurance contracts must be added;</p>
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		<p>portfolio withdrawals receivable must be deducted.</p> <p>(b) ‘provision for unearned premium’ is defined as– <i>the amount representing that part of written premiums which is estimated to be earned in the following financial year or in subsequent financial years.</i></p> <p>This includes any premiums earned during the period relating to business accepted by the undertaking via a business transfer-in.</p>
R0410	Net earned premiums from business transfers-in	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total over all business in column C0010; (b) Total non-life in column C0015; (c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none"> (a) Total over all business in column C1010; (b) Total non-life in column C1015; (c) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340; (e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively; <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none"> (a) Total over all business in column C2010; (b) Total non-life in column C2015; (c) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340; (e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively;

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		<p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none"> (a) Total over all business in column C3010; (b) Total non-life in column C3015; (c) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340; (e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively; <p>Premiums earned during the period, net of reinsurance, relating to non-life insurance contracts accepted by the undertaking during the period via a transfer of business under Part 23 of the Act.</p>
	Investments and other income	
R0420	Investment income	<p>This item is to be reported–</p> <ul style="list-style-type: none"> (1) For the following columns for the reporting period– <ul style="list-style-type: none"> (a) Total over all business in column C0010; <p>Comprises of ‘dividends’, ‘interest’ and ‘rent’ that is reported in the template for ‘Income/gains and losses in the period’ {IR.09.01.01}.</p> <p>Where–</p> <ul style="list-style-type: none"> (a) ‘dividends’ are – Amount of dividends earned over the ‘reporting period’, i.e. dividends received less the right to receive a dividend already recognised at the beginning of the ‘reporting period’, plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings. Includes also dividends received from assets that have been sold or matured. (b) ‘interest’ is – Amount of interest earned, i.e. interest received less accrued interest at the start of the period plus accrued interest at the end of the ‘reporting period’. Includes interest received when the asset is sold/matured or when the coupon is received. Applicable to coupon and interest paying assets such as bonds, loans and deposits.

		(c) 'rent' is – Amount of rent earned i.e. rent received less accrued rent at the start of the period plus accrued rent at the end of the 'reporting period'. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.
R0430	Realised and unrealised gains / (losses)	This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010. Comprises of 'Net gains and losses' and 'Unrealised gains and losses' reported in the template for 'Income/gains and losses in the period' {IR.09.01.01}.
R0435	Investment income and investment gains / (losses)	This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010; (2) For the following columns for plan year 1– (a) Total over all business in column C1010; (3) For the following columns for plan year 2– (a) Total over all business in column C2010; (4) For the following columns for plan year 3– (a) Total over all business in column C3010; Derived as R0435 = Investment income (R0420) plus realised and unrealised gains / (losses) (R0430) regardless of whether an item in the above derivation is reported in the column in question. E.g. if R0420 is not reported in column C1010, the instructions for R0420 are to be followed when deriving the amount to be reported at {R0435, C1010}.
R0440	Other income	This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010; (2) For the following columns for plan year 1– (a) Total over all business in column C1010; (3) For the following columns for plan year 2– (a) Total over all business in column C2010; (4) For the following columns for plan year 3– (a) Total over all business in column C3010; Include in this item any other income attributable to the period not included in rows R0210 and R0410 to R0435 above.
R0510	Total income	This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010; (2) For the following columns for plan year 1– (a) Total over all business in column C1010;

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		<p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>Derived as R0510 = (a) Net earned premiums (R0220) (b) plus Investment income (R0420) (c) plus Realised and unrealised gains / (losses) (R0430) (d) plus Other income (R0440);</p> <p>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R0420 is not reported in column C1010, the instructions for R0420 are to be followed when deriving the amount to be reported at {R0510, C1010}.</p>
	Expenditure	
	Claims incurred	<p>Claims incurred information (rows R0610 to R0730) – general comments–</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments plus allocated loss adjustment expenses. However, other cash flows can be included if necessary in order to satisfy the instructions for rows R0610 and R0690.</p>
R0610	Gross (undiscounted)	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Distribution channels for personal lines– motor; household; and other in columns C0610 to C0650; and C0660 to C0700 respectively;</p> <p>(2) For the following columns for plan year 1– (a) Total non-life in column C1015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(3) For the following columns for plan year 2–</p>

		<p>(a) Total non-life in column C2015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>This item comprises of–</p> <p>(a) All claim payments, gross of reinsurance, paid in the ‘reporting period’ or the business plan year, as the case may be;</p> <p>(b) plus provision for claims outstanding gross of reinsurance at the end of the ‘reporting period’ or the business plan year, as the case may be;</p> <p>(c) less provision for claims outstanding gross of reinsurance at the start of the ‘reporting period’ or the business plan year, as the case may be.</p> <p>Where–</p> <p>(a) ‘provision for claims outstanding’ is defined as– <i>the total estimated ultimate cost to the undertaking of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i></p> <p>(b) All allocated loss adjustment expenses are to be included in the claims incurred.</p> <p>(c) Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding.</p> <p>This item is gross of reinsurance and not discounted for investment income.</p>
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		It includes claims incurred attributable to business transferred-in or business transferred-out during the period.
R0611	Gross (undiscounted) direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life insurance lines of business in columns C0110 to C0260;</p> <p>This item is the claims incurred as defined in ‘Gross (undiscounted)’ in row R0610 for insurance contracts arising from direct insurance business.</p>
R0612	Gross (undiscounted) reinsurance accepted	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This item is the claims incurred as defined in ‘Gross (undiscounted)’ in row R0610 for insurance contracts arising from reinsurance accepted business.</p>
R0620	Gross paid during the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;</p> <p>This is the claims paid used in the derivation of ‘Gross (undiscounted)’ in row R0610.</p> <p>The claims paid are to include allocated loss adjustment expenses.</p>
R0630	Gross (undiscounted) provision at end of the period – direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance lines of business in columns C0110 to C0260;</p>

		This is the provision for claims at the end of the period for direct insurance business used to derive the change in the provision for claims during the business year in ‘Gross (undiscounted)’ in row R0610.
R0631	Gross (undiscounted) provision at end of the period – reinsurance accepted	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total over all business in column C0010; (b) Total non-life in column C0015; (c) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340. <p>This is the provision for claims at the end of the period for accepted reinsurance business used to derive the change in the provision for claims during the business year in the ‘Gross (undiscounted)’ in row R0610.</p>
R0635	Gross (undiscounted) provision at end of the period – FSCS	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>For all columns except C0525 and C0545 this item is the proportion (expressed as an amount) of the amount reported in row R0630 plus row R0631 that is subject to the Financial Services Compensation Scheme.</p> <p>For column C0525, this item is the proportion (expressed as an amount) of the amount included in the gross best estimate reported in the template IR.12.01.01 for annuities stemming from non-life insurance contracts.</p> <p>For column C0545, this item is the proportion (expressed as an amount) of the amount included in the gross best estimate reported in the template IR.12.01.01 for annuities stemming from non-life accepted reinsurance contracts.</p>
R0640	Gross (undiscounted) provision at start of the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015;

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		<p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This is the provision for claims at start of the period used to derive the change in the provision for claims during the business year in the 'Gross (undiscounted)' in row R0610.</p>
R0650	Gross (undiscounted) - claim events that occurred prior to the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– Total non-life in column C0015;</p> <p>(a) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(b) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total non-life in column C1015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total non-life in column C2015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>This is the part of the 'Gross (undiscounted)' in row R0610 that relates to–</p> <p>(a) claim events that occurred prior to the period</p>

		We normally expect this to be R0660 plus R0680 less R0640 where these rows are reported.
R0660	Gross paid during the period - claim events that occurred prior to the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the claims paid used in the derivation of ‘Gross (undiscounted)’ in row R0610 that relates to–</p> <ul style="list-style-type: none"> (a) claim events that occurred prior to the period <p>The claims paid are to include allocated loss adjustment expenses.</p>
R0680	Gross (undiscounted) provision at end of the period - claim events that occurred prior to the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the ‘Gross (undiscounted)’ in row R0610 relating to–</p> <ul style="list-style-type: none"> (a) claim events that occurred prior to the period.
R0690	Net (undiscounted)	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none"> (a) Total non-life in column C1015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;

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		<p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340.</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total non-life in column C2015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340.</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total non-life in column C3015;</p> <p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>This item comprises of–</p> <p>(a) All claim payments, net of reinsurance, made in the ‘reporting period’ or the business plan year, as the case may be;</p> <p>(b) plus provision for claims outstanding net of reinsurance at the end of the ‘reporting period’ or the business plan year, as the case may be;</p> <p>(c) less provision for claims outstanding net of reinsurance at the start of the ‘reporting period’ or the business plan year, as the case may be.</p> <p>Where–</p> <p>(a) ‘provision for claims outstanding’ is defined as– <i>the total estimated ultimate cost to the undertaking of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i></p> <p>(b) All external and internal claims management costs are to be included in the claims incurred.</p> <p>(c) Recoverable amounts arising out of subrogation (the acquisition of the rights of policy holders with</p>
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		<p>respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted</p> <p>From the claim payments made and from the provision for claims outstanding.</p> <p>This item is net of reinsurance and not discounted for investment income.</p> <p>This item would normally include claims paid and provision for claims attributable to business transferred-in or business transferred-out during the period.</p>
R0700	Netpaid during the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (d) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>This is the claims paid used in the derivation of ‘Net (undiscounted)’ in row R0690.</p>
R0710	Net (undiscounted) provision at end of the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the ‘Net (undiscounted)’ in row R0690.</p>
R0720	Net (undiscounted) provision at start of the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;

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		<p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This is the provision for claims at start of the period used to derive the change in the provision for claims during the period in the 'Net (undiscounted)' in row R0690.</p>
R0724	Net (undiscounted) - claim events that occurred prior to the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none">(a) Total non-life in column C0015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none">(a) Total non-life in column C1015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none">(a) Total non-life in column C2015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. <p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none">(a) Total non-life in column C3015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>This is the part of the derivation of 'Net (undiscounted)' in row R0690 that relates to–</p> <ul style="list-style-type: none">(a) claim events that occurred prior to the period <p>We normally expect this to be R0725 plus R0726 less R0720 where these rows are reported.</p>

<p>R0725 / C0015, C0110 to C0340</p>	<p>Net paid during the period - claim events that occurred prior to the period</p>	<p>This item is to be reported– (1) For the following columns for the reporting period– (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This is the claims paid used in the derivation of ‘Net (undiscounted)’ in row R0690 that relates to– (a) claim events that occurred prior to the period</p>
<p>R0726</p>	<p>Net (undiscounted) provision at end of the period - claim events that occurred prior to the period</p>	<p>This item is to be reported– (1) For the following columns for the reporting period– (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the ‘Net (undiscounted)’ in row R0690 relating to– (a) claim events that occurred prior to the period</p>
<p>R0730</p>	<p>Net (discounted)</p>	<p>This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010; (b) Total non-life in column C0015; (c) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010; (b) Total non-life in column C1015; (c) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010; (b) Total non-life in column C2015; (c) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively;</p>

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		<p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none">(a) Total over all business in column C3010;(b) Total non-life in column C3015;(c) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively; <p>This item is as per row R0690 but after any explicit discounting to allow for investment income.</p> <p>For column C0015, if the undertaking does not apply explicit discounting the amount reported for net claims incurred discounted should be the same as the undiscounted.</p>
R0810	Net (discounted) –business transfers-out	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none">(a) Total over all business in column C0010;(b) Total non-life in column C0015;(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none">(a) Total over all business in column C1010;(b) Total non-life in column C1015;(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;(d) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340;(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively; <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none">(a) Total over all business in column C2010;(b) Total non-life in column C2015;(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;(d) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340;

		<p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total over all business in column C3010;</p> <p>(b) Total non-life in column C3015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively;</p> <p>Claims incurred during the period, net of reinsurance, relating to non-life insurance contracts transferred out by the undertaking during that period via Part 23 of the Act.</p>
R0820	Allocated loss adjustment expenses (ALAE) incurred	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>The allocated loss adjustment expenses (ALAE) reported is an incurred amount and therefore includes movement in the provision for ALAE.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0830	Allocated loss adjustment expenses paid	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p>

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		<p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>The allocated loss adjustment expenses (ALAE) reported is the amount paid in the period.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
	Analysis of net expenses incurred	
R0910	Net	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total over all business in column C3010;</p> <p>Derived as R0910 =</p> <p>(a) Administrative expenses net of reinsurance ceded (R0920)</p> <p>(b) plus Investment Management expenses net of reinsurance ceded (R0930)</p> <p>(c) plus Claims management other than ALAE net of reinsurance ceded (R0940)</p> <p>(d) plus Acquisition costs – commission (R0950)</p> <p>(e) plus Acquisition costs– other (R0960)</p> <p>(f) less Reinsurance commissions and profit participations (R0970)</p> <p>(g) plus Overhead expenses net of reinsurance ceded (R0980)</p> <p>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R0930 is not reported in column C1010, the instructions for R0930 are to be followed when deriving the amount to be reported at {R0910, C1010}.</p> <p>This item should comprise all technical expenses incurred by the undertaking during the period.</p>
R0920	Administrative expenses	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p>

		<p>Administrative expenses incurred by the undertaking attributable to the period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activities regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0930	Investment management expenses	<p>This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments’ portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0940	Claims management costs - other than ALAE	<p>This item is to be reported– (1) For the following columns for the reporting period– (a) Total over all business in column C0010; (b) Total non-life in column C0015; (c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; (d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; (e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>Claims management costs are the costs of processing and resolving claims, including legal and adjuster’s fees, internal costs of processing claims payments, and costs</p>

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		<p>that are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The claims management costs included in this item exclude costs that could be assignable to individual claim (e.g. legal and adjuster's fees).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0950	Acquisition costs – commission	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <ul style="list-style-type: none">(a) Total non-life in column C0015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;(d) Distribution channels for personal lines– motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively;(e) Distribution channels for commercial lines other in columns C0760 to C0830; <p>(2) For the following columns for plan year 1–</p> <ul style="list-style-type: none">(a) Total non-life in column C1015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. <p>(3) For the following columns for plan year 2–</p> <ul style="list-style-type: none">(a) Total non-life in column C2015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260;(c) All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. <p>(4) For the following columns for plan year 3–</p> <ul style="list-style-type: none">(a) Total non-life in column C3015;(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260;

		<p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.</p> <p>Commission costs which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>
R0960	Acquisition costs – other	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>Includes expenses which can be identified at the level of individual insurance contract and have arisen because the undertaking has issued that particular contract. These are costs of selling, underwriting and initiating an insurance contract that has been issued (but exclude commission costs). Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>
R0970	Reinsurance commissions and profit participations	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>Reinsurance commissions are amounts received from reinsurers relating to business ceded to reinsurers that are not in respect of benefit payments or expenses incurred by the undertaking that are recoverable from the reinsurer</p>

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		<p>under the reinsurance contract. Typically, these commissions are intended to compensate the undertaking for the commission and other acquisition expenses it has incurred in obtaining the business it has ceded to the reinsurer.</p> <p>Profit participations include amounts received from reinsurers relating to profits made on the business ceded to the reinsurer (these amounts can be negative)</p>
R0980	Overhead expenses	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs e.g. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0985	Acquisition costs, commissions, claims management costs	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(b) Total non-life in column C0015;</p> <p>(c) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(d) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>(e) Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively.</p> <p>Derived as R0985 =</p> <p>(a) Claims management costs (R0940)</p> <p>(b) plus Acquisition costs – commission (R0950)</p> <p>(c) plus Acquisition costs – other (R0960)</p> <p>(d) less Reinsurance commissions and profit participations (R0970)</p>
	Other expenditure	
R1000 / C0010	Changes in additional provision for unexpired risks	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p>

		<p>This item is to include any expenditure relating to provision for unexpired risks.</p> <p>Where ‘provision for unexpired risks’ means the amount set aside in addition to unearned premiums in respect of risks to be borne by the undertaking after the end of the financial year, in order to provide for all claims and expenses in connection with insurance contracts in force in excess of the related unearned premiums and any premiums receivable on those contracts.</p> <p>This item should be reported as a positive amount if the variation is positive (change in the provision leading to a loss) or as a negative amount if variation is negative (change in the provisions leading to a profit).</p>
R1120	Interest paid or payable	<p>This item is to be reported–</p> <ul style="list-style-type: none"> (1) For the following columns for the reporting period– <ul style="list-style-type: none"> (a) Total over all business in column C0010; (2) For the following columns for plan year 1– <ul style="list-style-type: none"> (a) Total over all business in column C1010; (3) For the following columns for plan year 2– <ul style="list-style-type: none"> (a) Total over all business in column C2010; (4) For the following columns for plan year 3– <ul style="list-style-type: none"> (a) Total over all business in column C3010; <p>Interest paid or payable before deduction of tax</p>
R1130	Taxation	<p>This item is to be reported–</p> <ul style="list-style-type: none"> (1) For the following columns for the reporting period– <ul style="list-style-type: none"> (a) Total over all business in column C0010; <p>This amount should match what is reported in the undertaking’s statutory financial accounts for the period.</p>
R1140	Other expenses	<p>This item is to be reported–</p> <ul style="list-style-type: none"> (1) For the following columns for the reporting period– <ul style="list-style-type: none"> (a) Total over all business in column C0010; <p>Other expenditure not covered by above mentioned expense categories reported in rows R0910, R1000, R1120 and R1130.</p> <p>Such expenses could be for example– changes to company pension scheme deficits; holding companies’ operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.</p> <p>The amount is net of the amount ceded to reinsurance undertakings.</p> <p>This amount must not be split by lines of business</p>

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R1310	Total expenditure	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>Derived as R1310 =</p> <p>(a) Net (discounted) (R0730) (b) plus Net (R0910) (c) plus changes in additional provisions for unexpired risks (R1000) (d) plus Interest paid or payable (R1120) (e) plus Taxation (R1130) (f) plus Other expenses (R1140);</p> <p>regardless of whether an item in the above derivation is reported in the column in question. E.g. if R1000 is not reported in column C1010, the instructions for R1000 are to be followed when deriving the amount to be reported at {R1310, C1010}.</p>
R1610	Other comprehensive Income	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>Amounts that the undertaking regards as other comprehensive income that are not included in any of the income or expenditure items above. This amount can be negative.</p>
R1620	Total comprehensive income in the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>Derived as R1620 =</p> <p>(a) Total income (R0510) (b) less Total expenditure (R1310) (c) plus Other Comprehensive Income (R1610) (d) This amount can be negative</p>
R1630	Dividends paid or payable in the period	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p>

		<p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>In the case where the period is the ‘reporting period’, this amount is the dividend payments to shareholders approved by the Board of the undertaking whether actually paid or not.</p> <p>In the case where the period is a plan year, this amount is the dividend payments to shareholders that the undertaking plans to be approved by its Board.</p>
	Exposure Information	
R1710	Number of risks written in the period – direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) All non-life insurance lines of business in columns C0110 to C0260;</p> <p>(2) For the following columns for plan year 1– (b) All non-life insurance lines of business in columns C1110 to C1260;</p> <p>(3) For the following columns for plan year 2– (a) All non-life insurance lines of business in columns C2110 to C2260;</p> <p>(4) For the following columns for plan year 3– (a) All non-life insurance lines of business in columns C3110 to C3260;</p> <p>The number of insurance contracts written in the period for direct insurance business (i.e. not for accepted reinsurance business).</p> <p>This item need not be reported for any of the lines of business listed below if the total sum insured at end of the period is reported in row R1730 for that line of business.</p> <p>The lines of business are–</p> <p>(a) Workers compensation (C0130, C1130, C2130, C3130);</p> <p>(b) Motor vehicle liability – non personal lines (columns C0141, C1141, C2141, C3141);</p> <p>(c) Motor vehicle other – non personal lines (columns C0151, C1151, C2151, C3151);</p> <p>(d) Marine, aviation and transport insurance (columns C0160, C1160, C2160, C3160);</p>

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		<p>(e) Fire and other damage to property insurance - non-personal lines (columns C0180, C1180, C2180, C3180);</p> <p>(f) Employers Liability (columns C0190, C1190, C2190, C3190);</p> <p>(g) Public & products Liability (columns C0200, C1200, C2200, C3200);</p> <p>(h) Professional Indemnity (columns C0210, C1210, C2210, C3210);</p> <p>(i) Other general liability (columns C0220, C1220, C2220, C3220);</p> <p>(g) Credit and suretyship insurance (columns C0230, C1230, C2230, C3230);</p> <p>(k) Legal expenses (columns C0240, C1240, C2240, C3240);</p> <p>(l) Assistance (columns C0250, C1250, C2250, C3250);</p> <p>(m) Miscellaneous financial loss (columns C0260, C1260, C2260, C3260)</p> <p>The number of accepted reinsurance contracts is not to be reported in row R1710.</p>
R1720	Number of risks written in the period – direct business – new business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) The non-life insurance lines of business in columns C0110, C0120, C0140, C0150, C0170;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) All non-life insurance lines of business in columns C1110, C1120, C1140, C1150, C1170;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) All non-life insurance lines of business in columns C2110, C2120, C2140, C2150, C2170;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) All non-life insurance lines of business in columns C3110, C3120, C3140, C3150, C3170;</p> <p>The number of insurance contracts written in the period for direct insurance business (i.e. not accepted reinsurance business) that is new (as opposed to renewal) business is to be reported for the lines of business listed below. The definition of ‘new business’ is what the undertaking uses for its internal management information purposes.</p> <p>The lines of business are–</p> <p>(a) Medical expense insurance (columns C0110, C1110, C2110, C3210);</p>

		<p>(b) Income protection (columns C0120, C1120, C2120, C3120);</p> <p>(c) Motor vehicle liability - personal lines (columns C0140, C1140, C2140, C3140,);</p> <p>(d) Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150);</p> <p>(e) Property personal lines (columns C0170, C1170, C2170, C3170).</p>
R1730	Sum insured in-force at end of the period – direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) All non-life insurance lines of business in columns C0110 to C0260;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) All non-life insurance lines of business in columns C1110 to C1260;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) All non-life insurance lines of business in columns C2110 to C2260;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) All non-life insurance lines of business in columns C3110 to C3260;</p> <p>The total sum insured at end of the period over all policies in the line of business in question for direct insurance business (i.e. not for accepted reinsurance business).</p> <p>The sum insured for a policy only looks at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out on the policy for the line of business. This means–</p> <p>(a) If the sum insured of the additional cover for “Theft” is lower than the sum insured of the main cover for “Fire and other damage” (both belonging to the same line of business), the highest sum insured must be taken.</p> <p>(b) If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.</p> <p>(c) In case of joint liability through co–insurance, the part belonging to a defaulting co–insurer must be included in the sum insured as well.</p> <p>This item need not be reported for a line of business if the number of risks written for that line of business has been reported at row R1710.</p> <p>The sum insured of accepted reinsurance contracts is not to be reported in row R1730.</p>
	Balance Sheet Information	Solvency II basis at end of period.

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R1910	Assets– investments	<p>This item is to be reported–</p> <ol style="list-style-type: none">(1) For the following columns for the reporting period–<ol style="list-style-type: none">(a) Total over all business in column C0010;(2) For the following columns for plan year 1–<ol style="list-style-type: none">(a) Total over all business in column C1010;(3) For the following columns for plan year 2–<ol style="list-style-type: none">(a) Total over all business in column C2010;(4) For the following columns for plan year 3–<ol style="list-style-type: none">(a) Total over all business in column C3010; <p>This item comprised of the investments and cash in reporting template at {IR.02.01.01, rows (R0070 +R0410), column C0010}.</p>
R1915	Assets - reinsurance recoverables	<p>This item is to be reported–</p> <ol style="list-style-type: none">(1) For the following columns for the reporting period–<ol style="list-style-type: none">(a) Total over all business in column C0010;(2) For the following columns for plan year 1–<ol style="list-style-type: none">(a) Total over all business in column C1010;(3) For the following columns for plan year 2–<ol style="list-style-type: none">(a) Total over all business in column C2010;(4) For the following columns for plan year 3–<ol style="list-style-type: none">(a) Total over all business in column C3010; <p>This item is comprised of the reinsurance recoverables in reporting templates at {IR.02.01.01, row R0270, column C0010}.</p>
R1920	Assets– total	<p>This item is to be reported–</p> <ol style="list-style-type: none">(1) For the following columns for the reporting period–<ol style="list-style-type: none">(a) Total over all business in column C0010;(2) For the following columns for plan year 1–<ol style="list-style-type: none">(a) Total over all business in column C1010;(3) For the following columns for plan year 2–<ol style="list-style-type: none">(a) Total over all business in column C2010;(4) For the following columns for plan year 3–<ol style="list-style-type: none">(a) Total over all business in column C3010; <p>This item is comprised of the assets in reporting templates at {IR.02.01.01, row R0500, column C0010}.</p>
R1930	Best estimate - gross of reinsurance	<p>This item is to be reported–</p> <ol style="list-style-type: none">(1) For the following columns for the reporting period–<ol style="list-style-type: none">(a) Total over all business in column C0010;(2) For the following columns for plan year 1–<ol style="list-style-type: none">(a) Total over all business in column C1010;(3) For the following columns for plan year 2–<ol style="list-style-type: none">(a) Total over all business in column C2010;(4) For the following columns for plan year 3–<ol style="list-style-type: none">(a) Total over all business in column C3010; <p>This item is comprised of the best estimate in reporting templates at {IR.02.01.01, row R0544, column C0010}</p>

R1940	Best estimate - claim provision - gross of reinsurance	<p>This item is to be reported— For the following columns for the reporting period— (1) Total over all business in column C0015; (a) For the following columns for plan year 1— (2) Total over all business in column C1015; (a) For the following columns for plan year 2— (3) Total over all business in column C2015; (a) For the following columns for plan year 3— Total over all business in column C3015; This item is comprised of the claims provision in reporting template at {IR.17.01.01, row R0160, column C0180}</p>
R1945	Best estimate - premium provision - gross of reinsurance	<p>This item is to be reported— (1) For the following columns for the reporting period— (a) Total over all business in column C0015; (2) For the following columns for plan year 1— (a) Total over all business in column C1015; (3) For the following columns for plan year 2— (a) Total over all business in column C2015; (4) For the following columns for plan year 3— (a) Total over all business in column C3015; This item is comprised of the premiums provision in reporting template at {IR.17.01.01, row R0060, column C0180}</p>
R1950	Risk margin	<p>This item does not apply to third country branches. This item is to be reported— (1) For the following columns for the reporting period— (a) Total over all business in column C0010; (b) Total non-life in column C0015; (2) For the following columns for plan year 1— (a) Total over all business in column C1010; (b) Total non-life in column C1015; (3) For the following columns for plan year 2— (a) Total over all business in column C2010; (b) Total non-life in column C2015; (4) For the following columns for plan year 3— (a) Total over all business in column C3010; (b) Total non-life in column C3015; The risk margin reported at C0010, C1010, C2010, C3010 is comprised of that in reporting templates at— (1) {IR.17.01.01, row R0280, column C0180}; (2) plus {IR.12.01.01, row R0100, columns (C0090 +C0140 +C0190) }; (3) plus {IR.12.01.01, row R0100, column C0200} attributable to annuities stemming from non-life accepted reinsurance contracts.</p>

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		The risk margin reported at C0015, C1015, C2015, C3015 is comprised of that in reporting templates at {IR.17.01.01, row R0280, column C0180}.
R1960	Total liabilities at end of the period (Solvency II basis)	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is comprised of the liabilities in reporting template at {IR.02.01.01 row R0900, column C0010}</p> <p>Any transition deduction to technical provisions is to be included.</p>
Basic Own Funds and SCR		
R2100	Basic Own Funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item should is comprised of the items in reporting template at {IR.23.01, row R0290, column C0010}.</p> <p>Is equal to R2110 +R2130 +R2150 +R2160.</p>
R2110	Tier 1	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, columns (C0020 +C0030)}.</p>
R2120	Amount of tier 1 injected during the period	This item does not apply to third country branches.

		<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>This item is the amount(s) injected into the undertaking (e.g. via investment from shareholders) during the period.</p>
R2130	Tier 2	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total over all business in column C3010;</p> <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0040}.</p>
R2140	Amount of tier 2 injected during the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>This item is the amount(s) in row R2130 that was injected into the undertaking during the period.</p>
R2150	Tier 3	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3–</p> <p>(a) Total over all business in column C3010;</p> <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0050}.</p>
R2160	Other	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1–</p> <p>(a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2–</p> <p>(a) Total over all business in column C2010;</p>

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		<p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is that reported at row R2100 less that reported at rows (R2110 +R2130 +R2150)</p>
R2170	Ancillary own funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0400, column C0010}.</p>
R2180	Eligible own funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is comprised of the items in template at {IR.23.01.01, row R0540, column C0010}.</p>
R2190	SCR at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period– (a) Total over all business in column C0010;</p> <p>(2) For the following columns for plan year 1– (a) Total over all business in column C1010;</p> <p>(3) For the following columns for plan year 2– (a) Total over all business in column C2010;</p> <p>(4) For the following columns for plan year 3– (a) Total over all business in column C3010;</p> <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0580, column C0010}.</p>

Section IR.05.05 instructions.

IR.05.05 – Life premiums and claims by country**General comments**

This section relates to annual submission of information for individual entities and third country branches.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported using financial accounting conventions–

- (1) In the event of any inconsistency or contradiction between the instructions in this document and the accounting standard reported at {basic information – general IR.01.02, row R0120, an undertaking is to follow the instructions in this document.
- (2) Subject to following the instructions in this document, an undertaking must follow–
 - (a) the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, and
 - (b) the accounting standard reported at {basic information – general IR.01.02, row R0120 to the extent practical.

The template is based on a year-to-date basis.

An insurance and reinsurance undertaking must report written premiums regardless of the accounting standard used. Other rows should be reported in a way that avoids inconsistency with the reporting of written premiums. This template must include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

Claims incurred must comprise all claim payments paid in the reporting period plus change in provision for claims outstanding.

Individual entities and third country branches must report template IR.05.05 for all countries except countries other than the home country where gross written premiums for that country are less than £100m and less than 5% of total gross written premiums.

The following criteria for the classification by country must be used–

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- (a) For direct insurance business information must be reported by country where the contract was entered into;
- (b) For reinsurance business information must be reported by country of localisation of the ceding undertaking.

For the purposes of this template “country” means–

- (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (b) The country where the branch is located (host country) when the contract was sold through a branch;
- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (d) If an intermediary is used or in any other situation, it is (a),(b) or (c) depending on who sold the contract.

	ITEM	INSTRUCTION
Z0010	Country	Identify the ISO 3166–1 alpha–2 code of the country being reported.
Column definitions		
C0010	Insurance with profit participation	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0020	Index-linked and unit-linked insurance	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0030	Life annuities	Annuities and deferred annuities which would be included in the line of business ‘other life insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0040	Annuities stemming from non-life insurance contracts	Corresponds to the sum of the lines of business ‘annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations’ and ‘annuities stemming from non-life insurance contracts and relating to health insurance obligations’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0050	Other life insurance	Corresponds to the line of business ‘other life insurance’ excluding annuities and deferred annuities defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.

C0060	Health insurance	Corresponds to the line of business 'health insurance' defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of 'reinsurance accepted'.
C0070	Total life and health	The sum of all the preceding columns.
Premiums and claims		
R0010	Premiums written – Gross direct business	Gross written premiums for direct business
R0020	Premiums written – Gross reinsurance accepted	Gross written premiums for reinsurance accepted
R0030	Premiums written – Gross	Gross written premiums for direct business and reinsurance accepted
R0110	Claims incurred – Gross direct business	Gross claims incurred for direct business
R0120	Claims incurred – Gross reinsurance accepted	Gross claims incurred for reinsurance accepted
R0130	Claims incurred – Gross	Gross claims incurred for direct business and reinsurance accepted

Section IR.05.06 instructions.**IR.05.06 – Non-life premiums and claims by country****General comments**

This section relates to quarterly and annual submission of information for individual entities, groups, third country branches, ring-fenced funds, matching portfolios and remaining part.

This section relates to annual submission of information for individual entities.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported from using financial accounting conventions–

- (1) In the event of any inconsistency or contradiction between the instructions in this document and the accounting standards reported at {basic information – general IR.01.02, row R0120}, undertakings is to follow the instructions in this document.
- (2) Subject to following the instructions in this document, an undertaking must follow–
 - (a) the recognition and valuation basis as for the published financial statements as originally published, no new recognition or re-valuation is required, and

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- (b) the accounting standards reported at {basic information – general IR.01.02, row R0120} to the extent practical.

An insurance and reinsurance undertaking must report written premiums regardless of the accounting standards used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums.

For the purpose of this template–

- (a) ‘Allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).
- (b) ‘Reporting period’ means– the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

For example–

	Reporting reference date reported in Solvency II Reporting template IR.01.02.01–	
	31 December 2024	30 June 2024
‘reporting period’	Financial year ending 31/12/2024	Financial year ending 30/06/2024

Line of business information to be reported in columns

The lines of business (LoB) to be reported are–

- (1) Total for all non-life LoBs (excludes annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in column C0015)
- (2) Lines of business 1 and 13 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Medical expense insurance’ and ‘Proportional medical expense reinsurance’). (Reported in column C0110)
- (3) Lines of business 2 and 14 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Income protection insurance’ and ‘Proportional income protection reinsurance’). (Reported in column C0120.)
- (4) Lines of business 3 and 15 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Workers compensation insurance’ and ‘Proportional reinsurance workers’ compensation reinsurance’). (Reported in column C0130)

- (5) Lines of business 4 and 16 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Motor vehicle liability insurance’, and ‘Proportional motor vehicle liability reinsurance’), combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport–
- (a) nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - (b) nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - (c) ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.
- (Reported in column C0140)
- (6) Lines of business 4 and 16 in Schedule 1 to the Solvency 2 Technical Standards (i.e. Motor vehicle liability insurance’, and ‘Proportional motor vehicle liability reinsurance’, combined that is not attributable to personal lines motor business. (Reported in column C0141)
- (7) Lines of business 5 and 17 in Schedule 1 to the Solvency 2 Technical Standards – ‘Lines of Business’ (i.e. ‘Other motor insurance’ and ‘Proportional other motor reinsurance’) combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport–
- (a) nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - (b) nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - (c) ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.

(Reported in column C0150)

- (9) Lines of business 5 and 17 in Schedule 1 to the Solvency 2 Technical Standards – ‘Lines of Business’ (i.e. ‘Other motor insurance’ and ‘Proportional other motor reinsurance’), combined that is not attributable to personal lines motor business as defined above. (Reported in column C0151).
- (10) Lines of business 6 and 18 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Marine, Aviation and transport insurance’ and ‘Proportional marine, aviation and transport reinsurance’). (Reported in column C0160)
- (11) Lines of business 7 and 19 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘Fire and other damage to property insurance’ and ‘Proportional fire and other damage to property reinsurance’) attributable to personal lines property business. Where personal lines property business is defined as– *Contracts of insurance* (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic properties, contents of domestic properties, or contents of domestic properties and personal items. (Reported in column C0170)
- (12) Lines of business 7 and 19 in Schedule 1 to the Solvency 2 Technical Standards (i.e. ‘*Fire and other damage to property insurance*’ and ‘*Proportional fire and other damage to property reinsurance*’) that is not attributable to personal lines property business as defined above. (Reported in column C0180)
- (13) Employers’ liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business. (Includes these risks covered under “Mixed commercial package” policies.)* (Reported in column C0190).
- (14) Public and Products Liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured’s business. (Includes these risks covered under “Mixed Commercial Package” policies.)* (Reported in column C0200)
- (15) Professional Indemnity liability. Defined as– *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured’s professional*

activities. (Including directors' and officers' liability and errors and omissions liability.) (Reported in column C0210)

- (16) Lines of business 8 and 20 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*General liability insurance*' and '*Proportional general liability reinsurance*') not included under Employers' liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in column C0220)
- (17) Lines of business 9 and 21 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Credit and suretyship insurance*' and '*Proportional credit and suretyship reinsurance*'). (Reported in column C0230)
- (18) Lines of business 10 and 22 in Schedule 1 to the Solvency 2 Technical Standards (ie, '*Legal expenses insurance*' and '*Proportional legal expenses insurance*'). (Reported in column C0240)
- (19) Lines of business 11 and 23 in Schedule 1 to the Solvency 2 Technical Standards (ie, '*Assistance insurance*' and '*Proportional assistance reinsurance*'). (Reported in column C0250)
- (20) Lines of business 12 and 24 in Schedule 1 to the Solvency 2 Technical Standards (ie, '*Miscellaneous financial loss insurance*' and '*Proportional miscellaneous financial loss reinsurance*'). (Reported in column C0260)
- (21) Line of business 25 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Non-proportional health reinsurance*'). (Reported in column C0310)
- (22) Line of business 26 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Non-proportional casualty reinsurance*'). (Reported in column C0320)
- (23) Line of business 27 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Non-proportional marine, aviation and transport reinsurance*'). (Reported in column C0330)
- (24) Line of business 28 in Schedule 1 to the Solvency 2 Technical Standards (i.e. '*Non-proportional property reinsurance*'). (Reported in column C0340)

Country

Individual entities must report for all countries except countries other than the home country where all these conditions apply–

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- (a) Gross written premiums for that country are less than £100m;
- (b) Gross written premiums for that country are less than 5% of total gross written premiums;

The following criteria for the classification by country must be used–

- (a) For direct insurance business information must be reported by country where the contract was entered into;
- (b) For reinsurance business information must be reported by country of localisation of the ceding undertaking.

For the purposes of this template “country where the contract was entered into” means–

- (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (b) The country where the branch is located (host country) when the contract was sold through a branch;
- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services;
- (d) If an intermediary is used or in any other situation, it is (a), (b) or (c) depending on who sold the contract.

Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template NS.07. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTION
Z0010	Country	Identify the ISO 3166–1 alpha–2 code of the country being reported.
	Premiums written	
R0110	Gross	This item is to be reported– (1) For the following columns for the reporting period– (a) Total non-life in column C0015; (b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;

		<p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p><i>Gross written premiums</i> in the ‘reporting period’.</p> <p>The gross premiums written–</p> <p>(1) Are gross of reinsurance.</p> <p>(2) Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</p> <p>(3) Equals the sum of R0111 + R0113.</p> <p>(4) Should normally include premiums relating to contracts incepting prior to the period.</p>
R0111	Gross direct business	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life insurance lines of business in columns C0110 to C0260;</p> <p>The amount of written premiums reported in row R0110 that are in respect of insurance contracts arising from direct insurance business (as opposed to accepted reinsurance contracts).</p>
R0113	Gross reinsurance accepted	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p> <p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>The amount of gross written premiums reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.</p>
	Claims incurred	<p>Claims incurred information (rows R0610 to R0612) – general comments–</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments plus allocated loss adjustment expenses. However, other cash flows can be included if necessary in order to satisfy the instructions for rows R0610 and R0612.</p>
R0610	Gross (undiscounted)	<p>This item is to be reported–</p> <p>(1) For the following columns for the reporting period–</p> <p>(a) Total non-life in column C0015;</p>

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		<p>(b) All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This item comprises of–</p> <ol style="list-style-type: none"> (1) All claim payments, gross of reinsurance, paid in the ‘reporting period’; (2) plus provision for claims outstanding gross of reinsurance at the end of the ‘reporting period’; (3) less provision for claims outstanding gross of reinsurance at the start of the ‘reporting period’. <p>Where–</p> <ol style="list-style-type: none"> (1) ‘provision for claims outstanding’ is defined as– <i>the total estimated ultimate cost to the undertaking of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i> (2) All allocated loss adjustment expenses are to be included in the claims incurred. (3) Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>It includes claims incurred attributable to business transferred-in or business transferred-out during the period.</p>
R0611	Gross (undiscounted) direct business	<p>This item is to be reported–</p> <ol style="list-style-type: none"> (1) For the following columns for the reporting period– <ol style="list-style-type: none"> (a) Total non-life in column C0015; (b) All non-life insurance lines of business in columns C0110 to C0260; <p>This item is the claims incurred as defined in ‘Gross (undiscounted)’ in row R0610 for insurance contracts arising from direct insurance business.</p>
R0612	Gross (undiscounted) reinsurance accepted	<p>This item is to be reported–</p> <ol style="list-style-type: none"> (1) For the following columns for the reporting period– <ol style="list-style-type: none"> (a) Total non-life in column C0015;

		<p>(b) All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260;</p> <p>(c) All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;</p> <p>This item is the claims incurred as defined in ‘Gross (undiscounted)’ in row R0610 for insurance contracts arising from reinsurance accepted business.</p>
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Section IR.05.07 instructions.

IR.05.07 – Business model analysis - financial guarantee insurers

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

The general purpose of this template is to collect sufficient information about the portfolio of securities against which financial guarantees have been given to facilitate business model analysis.

All amounts are expressed in units of the currency used for reporting in accordance with the Implementing Technical Standard on Reporting. Where an underlying issue is denominated in a different currency, the monetary amounts of exposures, premium assets and claims liabilities must be converted in accordance with Article 3.

The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template.

CELL(S)	ITEM	INSTRUCTIONS
Exposures		
C0010	ID Code	<p>An entry is required in this column for every guarantee in force at the reporting date.</p> <p>One of the options in the following list must be used, by order of preference–</p> <p>(a) ISO 6166 ISIN when available</p> <p>(b) Other recognized codes (eg– CUSIP, Bloomberg Ticker, Reuters RIC)</p> <p>(c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time</p>
C0030	Item Title	Identify the reported item by filling the name of the security, with detail settled by the undertaking
C0040	Issuer Name	Legal 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.

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C0050	Issuer Code	<p>Identification code of the issuer code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item should not be reported.</p>
C0070	Issuer Sector	<p>May be left blank in respect of securities where the guarantee was entered into before 1 January 2016.</p> <p>Identify the economic sector of issuer based on the latest version of NACE code. The letter reference of the NACE code identifying the Section must be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class must be used (e.g. 'K6411').</p>
C0080	Issuer Group	<p>May be left blank in respect of securities where the guarantee was entered into before 1 January 2016.</p> <p>Legal name of the ultimate parent undertaking of issuer. For collective investment funds the group relation is relative to the fund manager</p>
C0090	Issuer Group Code	<p>Issuer group identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item should not be reported.</p>
C0110	Issuer Country	<p>Country of localisation of the issuer. The localisation of the issuer is assessed by the address of the issuer.</p> <p>For collective investment undertakings, the country is relative to the fund manager.</p> <p>One of the options must be used–</p> <ul style="list-style-type: none"> (a) ISO 3166-1 alpha-2 code (b) XA– Supra-national issuers
C0120	CIC	<p>Complementary Identification Code used to classify securities, as set out in the instructions to IR.06.02. When classifying a security using the CIC table, undertakings must take into consideration the most representative risk to which the asset is exposed to.</p>
C0130	Type of security	<p>Categorisation attributed by the undertaking – “Public finance”, “Structured product” (or equivalent designation) is the minimum granularity of categorisation.</p>
C0140	Type of structured product	<p>This item should only be reported in respect of structured products.</p> <p>May be left blank in respect of securities where the guarantee was entered into before 1 January 2016.</p> <p>If the underlying security is a structured product, then identify the type of structure. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 - Credit linked notes Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options) 2 - Constant maturity swaps (i.e. security with an embedded interest rate swap, where the floating interest portion is reset periodically according to a fixed maturity market rate.)

		<p>3 - Asset backed securities (i.e. security that has an asset as collateral.)</p> <p>4 - Mortgage backed securities (i.e. security that has real estate as collateral.)</p> <p>5 - Commercial mortgage backed securities (i.e. security that has real estate as collateral such as retail properties, office properties, industrial properties, multifamily housing and hotels.)</p> <p>6 - Collateralised debt obligations (i.e. structured debt security backed by a portfolio consisting of secured or unsecured bonds issued by corporate or sovereign obligators, or secured or unsecured loans made to corporate commercial and industrial loan costumers of lending banks).</p> <p>7 - Collateralised loan obligations (i.e. security that as underlying a trust of a portfolio of loans where the cash-flows from the security are derived from the portfolio.)</p> <p>8 - Collateralised mortgage obligations (i.e. investment-grade security backed by a pool of bonds, loans and other assets.)</p> <p>9 - Interest rate-linked notes and deposits</p> <p>10 - Equity-linked and Equity Index Linked notes and deposits</p> <p>11 - FX and commodity-linked notes and deposits</p> <p>12 - Hybrid linked notes and deposits (it includes Real Estate and equity securities)</p> <p>13 - Market-linked notes and deposits</p> <p>14 - Insurance-linked notes and deposits, including notes covering Catastrophe and Weather Risk as well as Mortality Risk</p> <p>99 - Others not covered by the previous options</p>
C0150	External rating	<p>Lowest external rating for the issue reported in column C0010 that the undertaking is utilising in its assessment of the issue, at the reporting reference date, as provided by a nominated external credit assessment institution (ECAI) as reported in C161.</p> <p>If no external rating is available, the item must be left blank.</p> <p>The rating should be expressed on the scale used by the nominated external credit assessment institution (ECAI) as reported in C0161.</p>
C0161	Nominated ECAI	<p>Identify the external credit assessment institution (ECAI) giving the external rating in C0150, by using the following closed list.</p> <p>In case of ratings issued by third country affiliates of a Credit Rating Agency Group please report the ECAI which has provided the endorsement from the closed list.</p> <p>In case a new Credit Rating Agency is registered or certified to offer Credit Rating Agency services in the UK and while the closed list is not up-dated please report “Other nominated ECAI”.</p> <p>(a) A.M. Best Europe, Rating Services Limited</p> <p>(b) ARC Ratings</p> <p>(c) DBRS Ratings Limited</p> <p>(d) Egan-Jones Ratings Company</p> <p>(e) Fitch Ratings Limited</p> <p>(f) HR Ratings de Mexico</p> <p>(g) Kroll Bond Rating Agency UK Limited</p>

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		(h) Japan Credit Rating Agency (i) Moody’s Investors Service Limited (g) S&P Global Ratings UK Limited (k) Scope Ratings UK Limited (l) The Economist Intelligence Unit Limited (m) Other nominated ECAI.
C0170	Expected loss given default	Percentage of loss given default used in the calculation of the best estimate of future claims within premium provisions.
C0180	Probability of default	Percentage of expected probability of default used in the calculation of the best estimate of future claims within premium provisions.
C0190	Internal rating	Any internal rating that has been assigned by the undertaking for the issue reported in column C0010 where the undertaking has formed its own rating opinion and/or modified the external rating reported in C0150. This should ideally be expressed using the same rating scale as that reported in C0150.
C0200	Watchlist	“Y” if on undertaking’s Watchlist; “N” otherwise
C0210	Mean term	Calculate using the present value of the expected cash flows, aggregated at not less than yearly intervals.
C0220	Inception date	Identify the ISO 8601 (yyyy-mm-dd) code of the date the guarantee came into force.
C0230	Expected maturity date	Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date of the security. This corresponds to the expected maturity used in the calculation of the future premium and the best estimate of future claims within premium provisions.
C0240	Currency	Identify the ISO 4217 alphabetic code of the currency of the issue
C0250	Gross par exposure	The amount guaranteed as at the reporting date, but reduced by the amount of the provision for claims. For securities performing within acceptable parameters, it may be assumed that all due payments will have been made prior to the reporting date.
Financial year end dates		
C0260- C0750	Financial year end dates	Financial year end <i>i</i> years after the reporting date, where <i>i</i> corresponds to the number in the label. May be left blank where no current guarantee is in force during that financial year. Not strictly necessary, because these dates can be computed automatically, but undertakings may find it easier to download data by reference to a financial year than by reference to a number of years after a (variable) reporting date.
Exposure analysis in each future year		
C0010	ID Code	An entry is required on this line for every guarantee in force at the reporting date. This must be the same code as entered in the list of exposures for the same guarantee.

C0760- C1250	Gross par exposure in future years	The amount expected to be guaranteed at the end of each subsequent financial year, but reduced by the amount of the provision for claims. For securities performing within acceptable parameters, it may be assumed that all due payments will have been made prior to the end of the respective financial year. May be left blank where no current guarantee is in force during that financial year.
Future cash flows - Premium receivable in each future year (undiscounted)		
C0010	ID Code	An entry is required on this line for every guarantee in force at the reporting date, for which there is a future stream of premium income. This must be the same code as entered in the list of exposures for the same guarantee. However, it is not necessary to enter codes for which there is no future premium.
C1260	Outstanding premium	The amount is the sum of the premium receivable in each future year, and is calculated automatically.
C1270- C1760	Premium receivable in each future year	The amount of premium receivable in each future year, according to contract, without any discounting for the timing of receipt, and before any allowance for non-receipt. Where the amount of premium receivable is not a sum certain, then the amount should be estimated on the basis of mean expected performance and should be estimated consistently with the gross par exposure in the corresponding future year. The amounts will be consistent with the aggregate cash flows reported in IR.18.01.01. May be left blank where no current guarantee is in force during that financial year.
Future cash flows - Claims payable in each future year (undiscounted)		
C0010	ID Code	An entry is required on this line for every guarantee in force at the reporting date, for which there is a future stream of claim payments / subrogation recoveries. This must be the same code as entered in the list of exposures for the same guarantee. However, it is not necessary to enter codes for which there is no provision for claims.
C1770	Provision for claims	The amount is the sum of the claims payable in each future year, and is calculated automatically.
C1780- C2270	Claims payable in each future year	Amounts payable before any reinsurance recoveries, without any discounting for the timing of payment, on a best estimate basis, for non-performing securities. The amounts will be consistent with the aggregate cash flows reported in IR.18.01.01. May be left blank where no current guarantee is in force during that financial year.

Section IR.05.08 instructions.**IR.05.08 – Material pooling arrangements****General comments**

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This section contains additional instructions in relation to template IR.05.08. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template. This relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations. The general purpose of this template is to enable basic analysis of the effect of material pooling arrangements on the undertaking's performance. A material pooling arrangement can be defined as any pooling arrangement with capacity more than 1 billion USD. This template is to be reported from an accounting perspective. All amounts are expressed in units of the currency used for reporting in accordance with the Implementing Technical Standard on Reporting (unless otherwise stated).

Third country branches should read any reference to 'technical provisions' as the provisions to cover insurance and reinsurance obligations referred to in the Insurance Companies Regulations.

	ITEM	INSTRUCTIONS
C0010	Pool Name	Name identifying the pool. This must be consistent over different submissions.
C0020	Line of business	Identification of the line of business written by the pool. There will be a separate line for each line of business covered by each pool. The following closed list must be used– 1 - Medical expense insurance 2 - Income protection insurance 3 - Workers' compensation insurance 4 - Motor vehicle liability insurance 5 - Other motor insurance 6 - Marine, aviation and transport insurance 7 - Fire and other damage to property insurance 8 - General liability insurance 9 - Credit and suretyship insurance 10 - Legal expenses insurance 11 - Assistance insurance 12 - Miscellaneous financial loss insurance 13 - Proportional medical expense reinsurance 14 - Proportional income protection reinsurance 15 - Proportional workers' compensation reinsurance 16 - Proportional motor vehicle liability reinsurance 17 - Proportional other motor reinsurance 18 - Proportional marine, aviation and transport reinsurance 19 - Proportional fire and other damage to property reinsurance 20 - Proportional general liability reinsurance 21 – Proportional credit and suretyship reinsurance 22 - Proportional legal expenses reinsurance

		<p>23 - Proportional assistance reinsurance</p> <p>24 - Proportional miscellaneous financial loss reinsurance</p> <p>25 - Non-proportional health reinsurance</p> <p>26 - Non-proportional casualty reinsurance</p> <p>27 - Non-proportional marine, aviation and transport reinsurance</p> <p>28 – Non-proportional property reinsurance</p>
C0030	Policy year end	<p>Identification of each period in which all policies attaching are pooled. There will be a separate line for each policy year for each line of business covered by each pool. Where for a particular policy year, line of business and pool there were neither any open pool claims nor any provision for pool claims incurred but not reported during the reporting period or at the end of the previous reporting period then no line for that particular policy year, line of business and pool is required. Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the policy year.</p>
C0040	Claims payable to other pool members	<p>The amount of the reporting undertaking's share of other pool members' pooled claims paid or payable, whichever is reported in the undertaking's published revenue accounts, in respect of the reporting period. The amount is as determined in accordance with the pooling agreement in respect of the relevant policy year. If during the reporting period there is a correction to the amount reported in respect of previous reporting periods, that adjustment is included in the amount in respect of the current reporting period.</p>
C0050	Recoveries from other pool members	<p>The amount received or receivable, whichever is reported in the undertaking's published revenue accounts, from other pool members in respect of the reporting undertaking's own pooled claims approved or advanced on account of claims during the reporting period. The amount is as determined in accordance with the pooling agreement in respect of the relevant policy year.</p>
C0060	Gross technical provisions attributable to the claims of other pool members	<p>The amount of gross technical provisions, before allowance for any reinsurance recoveries, at the end of the reporting period attributable to the claims of other pool members. The amount is as determined in accordance with the pooling agreement in respect of the relevant policy year.</p>
C0070	Pool members share of gross technical provisions	<p>The amount of other pool members' share of gross technical provisions at the end of the reporting period in respect of the reporting undertaking's own claims. The amount is as determined in accordance with the pooling agreement in respect of the relevant policy year.</p>

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IR.05.09 – Assessable mutuals

General comments

This section contains additional instructions in relation to template IR.05.09. The first column of the next table identifies the items to be reported by identifying the columns and lines as shown in the template.

These instructions relate to the annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template is applicable to assessable mutuals. A reporting undertaking is required to complete this template if either–

- (a) It has permission to effect new contracts and it has made supplementary calls on or after 1 January 2006; or
- (b) It has received approval for ancillary own funds of the kind referred to regulation 83 of the Insurance Companies Regulations.

Supplementary calls are supplementary contributions that mutual and mutual-type associations with variable contributions may call for from their members in order to increase the amount of financial resources that they hold to absorb losses.

In particular, in the case of mutual or mutual-type associations of shipowners with variable contributions solely insuring maritime risks, the recourse to supplementary calls has been a long-established practice, where they substantially possess the characteristics set out in regulation 85(1) of the Insurance Companies Regulations, taking into consideration the features set out in regulation 85(2) of the Insurance Companies Regulations. Other mutual and mutual-type associations with recourse to supplementary calls may exhibit similar characteristics.

The general purpose of this template is to obtain the supplementary call history by each policy year for each class of mutual members, to show changes in the call pattern (at annual intervals), and to collect data to show the financial performance of the mutual.

This template is to be reported from an accounting perspective, on the accounting basis used for reporting to members.

All amounts are expressed in units of the currency used for reporting in accordance with the Implementing Technical Standard on Reporting (unless otherwise stated).

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CELL(S)	ITEM	INSTRUCTIONS
C0010	Class code	<p>For each class of mutual members, the reporting undertaking will assign a 2 digit class code that will remain the same for that class for all subsequent reporting periods. The class code will be a number, including a leading zero where applicable.</p> <p>A reporting undertaking that was a “marine mutual” for the purpose of reporting under previous requirements is expected to adopt the class codes associated with the descriptions of marine classes prescribed in those requirements.</p>
C0020	Policy year end	<p>A policy year is a period in which policies allocated to it are subject to the same supplementary call for a particular class of mutual members.</p> <p>Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the policy year.</p> <p>There will be a line for each year which is open or was open before closure in the current year. A policy year is open if the option remains to make a further call in accordance with the requirements of the undertaking. There will be an additional line if there are any closed year call adjustments, which may be aggregated across all policy years, and this cell left blank.</p>
C0030	Class of mutual members	<p>The classes of mutual members are as defined by the requirements of each assessable mutual, where each member in that class with a policy allocated to the same policy year is subject to proportionally the same level of supplementary call. A reporting undertaking that is an assessable mutual will provide here a brief description of the nature of the risks ceded by that class of mutual members (for example “Protection and Indemnity”)</p> <p>A reporting undertaking that was a “marine mutual” for the purpose of reporting under previous requirements is expected to adopt the descriptions of marine classes prescribed in those requirements.</p>
C0040	Status of policy year	<p>Indicates whether or not the option remains to make a further call for the policy year.</p> <p>This is the status of each policy year for that class. The following closed list must be used–</p> <ul style="list-style-type: none"> (a) "Open" (b) "Closed in year" (c) “Closed in previous years”
C0050	Calls made that were due in prior financial years	<p>The aggregate, cumulative amount of calls on members made in respect of each policy year and due to have been received in all prior financial years.</p>

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		<p>The amount is before adjustments for reinsurance. It excludes any adjustment for pool contributions.</p> <p>The amount is before deduction for calls not collected.</p>
C0060	Calls made that were due in current financial year	<p>Amount of all calls on members made and due to have been received in the most recent financial year.</p> <p>Calls received for the forthcoming policy year are excluded.</p> <p>The amount is before adjustments for reinsurance. It excludes any adjustment for pool contributions.</p> <p>The amount is before deduction for calls not collected.</p>
C0070	Deferred / budgeted calls that are due in future years	<p>Amount of calls that members should be expecting to pay in the future.</p> <p>These may be deferred calls that have been made but were not due to be received by the end of the current financial year or budgeted calls expected to be made and become due in future financial years. Budgeted calls represent the aggregate of the percentages that mutual members have been advised will be collected.</p> <p>The amount is before deduction of the provisions for calls that will not be collected.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0080	Estimated total calls	<p>Amount of the current estimate of total calls required to close the policy year. It includes all calls received, yet to be received and yet to be made at any time in the future.</p> <p>The amount should include any call that mutual members have been advised of that may be but is not certain to be made.</p> <p>The amount includes all calls due, whether collected or not.</p> <p>The amount may differ from the sum of the amounts in columns C0050, C0060 and C0070 if the directors of the undertaking expect to make an unbudgeted supplementary call.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0090	Calls not collected	<p>For each policy year, the cumulative amount of calls either made or expected to be made that have either been written</p>

		off or against which provision for non-collection has been made, whether specific to particular members or non-specific.
C0100	Assumed reinsurance premiums	<p>Amount of premiums receivable in respect of assumed reinsurance contracts allocated to respective policy years, where the nature of the ceded risks are similar to the risks ceded by the class of mutual members.</p> <p>The amount does not include contributions for pooled claims due from other pool members under the pooling agreements.</p>
C0110	Fixed premiums receivable from mutual members	The amount of 'calls' that are not assumed reinsurance and are not subject to supplementary calls, but where the nature of the ceded risks are similar to the risks ceded by the class of mutual members, and which are receivable from members who are subject to supplementary calls on any class of mutual members.
C0120	Fixed premiums receivable from other than mutual members	The amount of 'calls' that are not assumed reinsurance and are not subject to supplementary calls, but where the nature of the ceded risks are similar to the risks ceded by the class of mutual members, and which are receivable from policyholders who are not also mutual members.
C0130	Reinsurance premiums ceded (cumulative)	<p>Reinsurance premiums ceded, including contributions to reinsurance placed in accordance with pooling agreements.</p> <p>Leave blank if "Status of policy year" is "Closed in previous years".</p>
C0140	Net claims incurred (cumulative)	<p>The cumulative amount of net claims incurred for the policy year. The amounts will include all claims approved or advanced allocated to the respective policy years, including those in respect of assumed reinsurance, share of other pool members claims, and fixed premium business. Recoveries of own claims from other pool members and other reinsurance ceded are deducted. Adjustments to claims originally allocated to previously closed policy years are allocated to oldest open year at the time of adjustment.</p> <p>Leave blank if "Status of policy year" is "Closed in previous years".</p>
C0150	Net claims provisions	<p>Claims provisions on a best estimate basis, undiscounted, for the policy year, net of reinsurance recoverable.</p> <p>Adjustments to claims originally allocated to previously closed policy years are allocated to oldest open year.</p> <p>Leave blank if "Status of policy year" is "Closed in previous years".</p>

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C0160	Number of members - Mutual members	<p>The number of mutual members (members on whom supplementary calls may be made) in each class at the end of the policy year.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0170	Number of members - Fixed premium members	<p>The number of fixed premium members (on whom supplementary calls may not be made) allocated to each class at the end of the policy year. The number excludes members who are also mutual members.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0180	Number of members - Reinsured members	<p>The number of reinsured members (members whose contract of insurance with the reporting undertaking is a contract of reinsurance) allocated to each class at the end of the policy year.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0190	Tonnage entered by - Mutual members	<p>For an undertaking covering its mutual members against risks in respect of vessels, the tonnage of shipping attributable to each class of members who are mutual members, covered at the end of the financial year.</p> <p>Other undertakings are not required to complete this.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0200	Tonnage entered by - Fixed premium members	<p>For an undertaking covering its mutual members against risks in respect of vessels, the tonnage of shipping attributable to each class of members who are fixed premium members, covered at the end of the financial year.</p> <p>Other undertakings are not required to complete this.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>
C0210	Tonnage entered by - Reinsured members	<p>For an undertaking covering its mutual members against risks in respect of vessels, the tonnage of shipping attributable to each class of members who are reinsured members, covered at the end of the financial year.</p> <p>Other undertakings are not required to complete this.</p> <p>Leave blank if “Status of policy year” is “Closed in previous years”.</p>

Section IR.05.10 instructions.

IR.05.10.01 – Excess capital generation**General comments**

This template is required for all life insurers, composite insurers, and reinsurers that have reported life premiums (including health business that is similar to long-term business, but excluding unit-linked premiums) greater than £1bn during any of the three most recent reporting years (this reporting year inclusive). Undertakings may round amounts to the nearer £m, but amounts should still be shown in units.

The purpose of this template is to understand changes in undertaking's excess capital under Solvency II, both historically and to understand drivers of forecast changes to excess capital.

Column C0010 should contain the actual result for the latest financial year (ending on the reference date). Columns C0020, C0030 and C0040 are forward looking figures based on your business plan.

Where there has been a very material change in assumptions from the date of the business plan to the date of reporting for this template, please include the most up to date business plan data that is available.

COLUMN(S)	ITEM	INSTRUCTIONS
C0010	Most recent reporting period	Report for the most recently completed financial reporting year.
C0020	Plan Year 1	Report for the financial year following the reference date.
C0030	Plan Year 2	Report for the second financial year following the reference date.
C0040	Plan Year 3	Report for the third financial year following the reference date.

ROW(S)	ITEM	INSTRUCTIONS
R0010	Existing business - Own Funds generation - current backbook	Report the change in Own Funds attributable to business written prior to the most recent reporting year (i.e. C0010). For all columns in the template (C0010-C0040) this should remain the change in Own Funds attributable to business written prior to C0010 and exclude new business written in that year. For example, annuity writers are expected to include earning the non-illiquid portion of its assets' total spread.
R0020	Existing business - Own Funds generation - planned new business	Report the change in Own Funds attributable to existing business written as new business during the years C0010, C0020 and C0030. For example, for Plan Year 3 (C0040), this balance would comprise changes in Own Funds attributable to new business written in- C0010, + Plan Year 1 (C0020) + Plan Year 2 (C0030). For Plan Year 2 (C0030), this should comprise changes to Own

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		Funds from new business written– C0010 + C0020. For Plan Year 1 (C0020), only the change to Own Funds from business written in C0010 should be recognised here. Zero for C0010. In most cases we would expect– C0040 > C0030, C0030 > C0020, & C0020 > C0010.
R0030	Existing business - SCR run-off - current backbook	Report the change in excess capital from changes in SCR relating to business written prior to the most recent reporting year (C0010). We'd typically expect this to be a reduction in capital required to be held as– claims are paid, a year of a policy has elapsed, and policies are surrendered, mature or lapse. In most cases we would expect C0040 > C0030, C0030 > C0020, & C0020 > C0010.
R0040	Existing business - SCR run-off - planned new business	Report the change in excess capital attributable to changes in SCR from existing business that was written as new business between C0010 and C0030. For example, in Plan Year 3 (C0040), this should comprise changes relating to new business written in C0010 + C0020 + C0030. For C0030, this should be changes to SCR from existing business written in C0010 + C0020. For C0020, only the impact from business written in C0010 should be recognised in R0014. Zero for C0010
R0050	Existing business - RM run-off - current backbook	Report the impact on excess capital from changes in the risk margin from business written prior to the most recent reporting year (C0010). For all columns in the template (C0010-C0040) this should remain the change in Risk Margin attributable to business written prior to C0010. Please report this gross of any movement in TMTP.
R0060	Existing business - RM run-off - planned new business	Report the impact on risk margin attributable to existing business that was written as new business between C0010 and C0030. For example, for Plan Year 3 (C0040), this should comprise the change to risk margin from business written in the most recent reporting period (C0010) + Plan Year 1 (C0020) + Plan Year 2 (C0030). For C0030, this should be changes to the risk margin from existing business that was written in the most recent reporting period (C0010) + Plan 1 (C0020). For C0020, only the impact from business written in the most recent reporting period (C0010) should be recognised here.
R0070	Existing business - TMTP run-off	Report the impact of changes in the TMTP asset (within technical provisions) on excess capital.
R0080	Existing business - total capital generation	Report the sum of R0010 + R0020 + R0030 + R0040 + R0050 + R0060 + R0070
R0090	New business - change in own funds	Report the change to own funds attributable to new business written within the reporting year. For each column (C0010-C0040), this should be the impact of new business sales in each discrete year and not a cumulative figure.
R0100	New business - change in risk margin	Report the change to the risk margin attributable to new business written within the reporting year. For each

		column (C0010-C0040), this should be the impact of new business sales in each discrete year and not a cumulative figure.
R0110	New business - change in SCR	Report the change to the SCR attributable to new business written within the reporting year. For each column (C0010-C0040), this should be the impact of new business sales in each discrete year and not a cumulative figure.
R0120	New business – total capital generation	Report the sum of R0090 + R0100 + R0110
R0130	Underlying capital generation	Report the sum of R0080 + R0120
R0140	Experience variance	Report the change to excess capital attributable to non-economic variances versus what was forecast in the year. For example, this may include differences between actual experience and assumptions for longevity, mortality and expenses. Generally, we would not expect to see figures reported in C0020-C0040.
R0150	Economic variance	Report the impact on excess capital attributable to changes in economic variables versus the undertaking's original forecast (e.g. movements in risk free interest rates, credit spreads, inflation, equities performance, changes in the book value of a subsidiary). Generally, we would not expect to see figures reported in C0020-C0040.
R0160	Other operating variance	Report the impact on excess capital from any variances that fall outside of the scope of what was outlined for R0140 or R0150.
R0170	Total variances	Report the sum of R0140 + R0150 + R0160
R0180	Organic capital generation	Report the sum of R0130 + R0170
R0190	Management actions	Report the changes to excess capital attributable to initiatives undertaken/proposed to be undertaken by management which do not relate to either 'updating' inputs (e.g. assumptions - which should be reported in R0200) or changes to modelling (R0210). Some (non-exhaustive) examples of this include changes to the investment strategy/asset portfolio (e.g. the change to excess capital from re-allocating existing assets), asset/liability matching, reinsurance programmes, and hedging arrangements.
R0200	Assumption changes	Report the impact on excess capital attributable to revised assumptions (including economic assumptions). For example, this could include changes to forecast longevity expectations and credit default rates.
R0210	Model changes	Report the impact on excess capital attributable to changes to the undertaking's model/modelling.
R0220	Total management actions, assumption & model changes	Report the sum of R0190 + R0200 + R0210
R0230	Portfolio transfers	Report the net impact on excess capital of acquisitions and disposals made/expected to be made during the year.

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R0240	Shareholder transfers from with-profit funds during the year	Report the change to excess capital from shareholder transfers from one or more with-profit fund(s).
R0250	Debt raise	Report the impact on excess capital from debt finance raised during the year.
R0260	Debt repayment	Report the impact on excess capital from debt finance repaid during the year.
R0270	Net equity issuance during the year	Report the impact on excess capital from equity finance issued.
R0280	Debt interest expense	Report the impact on excess capital from debt interest paid/payable during the reporting year.
R0290	Dividends paid	Report the impact on excess capital from dividends paid or payable by the undertaking during the reporting year.
R0310	Total of transfers, debt funding, equity funding, dividends paid	Report the sum of R0230 + R0240 + R0250 + R0260 + R0270 + R0280 + R0290
R0320	Other inorganic changes	Report the other changes to excess capital not captured by any of the prior captions. For example, this may include the impact of changes in capital restricted due to tiering limits or changes in the value of a deferred tax asset.
R0400	Total change in excess capital	Report the sum of R0180 + R0220 + R0310 + R0320
R0500	Own Funds - at the start of the period	Report the total eligible own funds to meet the SCR at the opening balance sheet date. We would expect the figure for C0010 to reconcile with what is reported in the prior year IR.23.01.01 submission.
R0510	Own Funds - at the end of the period	Report the total eligible own funds to meet the SCR at the closing balance sheet date. We would expect the figure for C0010 to reconcile with what is reported in the current year IR.23.01.01 submission.
R0520	SCR - at the start of the period	Report the SCR at the opening balance sheet date. We would expect the figure for C0010 to reconcile with what is reported in the prior year IR.23.01.01 submission.
R0530	SCR - at the end of the period	Report the SCR at the opening balance sheet date. We would expect the figure for C0010 to reconcile with what is reported in the current year IR.23.01.01 submission.
R0540	Excess capital - at the start of the period	Report R0500 - R0520
R0550	Excess capital - at the end of the period	Report R0510 - R0530
R0600	Savings & investments premiums	Report actual / planned premiums from R0600 to R0640. This should be presented on the same basis as what is reported in the current year IR.14.01.01 submission. Please refer to the appendix within the log file for IR.14.01 to see how individual product types should be allocated to high-level categories (R0600 to R0640).
R0610	Individual pensions premiums	
R0620	Corporate pensions premiums	
R0630	Protection premiums	
R0640	Annuities premiums	

R0650	Total premiums	Report the sum of R0600 + R0610 + R0620 + R0630 + R0640
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Section IR.06.02 instructions.**IR.06.02 – List of assets****General comments**

This section relates to the quarterly and annual submission of information for individual entities and groups. Quarterly submissions are only required in quarter four for groups.

The asset categories and Complementary Identification Codes ('CIC') referred to in this template are set out in the Asset Category Table and the CIC Table at the end of these instructions together with their respective definitions.

This template must reflect the list of all assets included in the balance sheet classifiable as asset categories 0 to 9. In particular in the case of securities lending and repurchase agreements the underlying securities that are kept in the balance sheet must be reported in this template.

This template contains an item-by-item list of assets held directly by the undertaking or group (i.e. not on a look-through basis), classifiable as asset categories 0 to 9 (in case of unit-linked and index-linked product managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to these products must not be reported), with the following exceptions–

- (a) Cash must be reported in one row per currency, for each combination of items C0060, C0070, C0080, and C0090;
- (b) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year must be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- (c) Mortgages and loans to individuals, including loans on policies, must be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- (d) Deposits to cedants must be reported in one single line, for each combination of items C0060, C0070, C0080, and C0090;

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- (e) Plant and equipment for the own use of the undertaking must be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090.
- (f) Where an undertaking has transferred assets such as equity release mortgages to an internal special purpose vehicle and then created securitised bonds as assets of a matching adjustment portfolio, the underlying assets should be reported in the part of the undertaking from which they originated. The undertaking should show an asset with CIC code 65 (collateralised securities – real estate risk) in the matching adjustment portfolio and a corresponding asset with a negative asset value in the remaining part so that when the assets of the undertaking are totalled the SPV securities cancel out and the underlying assets remain.

All reporting items must be reported, except when otherwise stated in these instructions.

This template comprises two tables– Information on positions held and Information on assets.

On the table Information on positions held, each asset must be reported separately in as many lines as needed in order to properly fill in all non-monetary variables with the exception of item ‘Quantity’, requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset must be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

Additional instructions for groups

The template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting must reflect the consolidated position of the assets net of intra–group transactions held. The reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of the Solvency 2 Technical Standards must be reported item by item;

- (d) Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of the Solvency 2 Technical Standards must be reported in one row and identify it by using the available options in cell C0310.

Where method 2 is used exclusively, the reporting must include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non-controlled participation. The assets reported must not take into account the proportional share used for group solvency calculation. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;
- (c) The assets held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries must be reported item by item by undertaking;
- (d) Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries must be reported in one row for each participation;
- (e) The assets held by undertakings from the other financial sectors must not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting reflects the consolidated position of the assets, net of intra-group transactions, which must be reported and the other part of the reporting must include the detailed list of the assets held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries and one row for each non-controlled participation, net of intra-group transactions and regardless of the proportional share used.

The first part of the reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;

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- (b) The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of the Solvency 2 Technical Standards must be reported in one row and identify it by using the available options in cell C0310;
- (e) Participations in undertakings under method 2 must be reported one row for each subsidiary and non–controlled participation held and identify it by using the available options in cell C0310.

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The second part of the reporting must include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non–controlled participation, regardless of the proportional share used. The reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 must be reported item by item;
- (c) The assets held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 must be reported item by item by undertaking;
- (d) Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries must be reported in one row for each participation;
- (e) The assets held by the undertakings from the other financial sectors must not be included.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions (‘ECAI’) (C0330) may be limited (not reported) in the following circumstances–

- (a) through a decision of the GFSC under regulation 37 of the Insurance Companies Regulations; or
- (b) through a decision of the GFSC in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

	ITEM	INSTRUCTION
Information on positions held		
C0010 (groups only)	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the asset. This item must be filled in only when it relates to assets held by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method.
C0020 (groups only)	Identification code and type of code of the undertaking	Identification code by this order of priority if existent– Legal Entity Identifier (LEI); Specific code Specific code– (a) For UK or Gibraltar insurance and reinsurance undertakings and other UK or Gibraltar regulated undertakings within the scope of group supervision– identification code used in the local market, attributed by the undertaking's supervisory body; (b) For third country undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each third country or non-regulated undertaking, the group should comply with the following format in a consistent manner– identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
C0040	Asset ID Code and Type of code	Asset ID code using the following priority– (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217

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		<p>alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 — ISO 6166 for ISIN code2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)6 — BBGID (The Bloomberg Global ID)7 — Reuters RIC (Reuters instrument code)8 — FIGI (Financial Instrument Global Identifier)9 — Other code by members of the Association of National Numbering Agencies99 — Code attributed by the undertaking <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency– ‘99/1’.</p>
C0060	Portfolio	<p>Distinction between life, non-life, shareholder's funds, other internal funds, general (no split) and ring-fenced funds. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 — Life2 — Non-life3 — Ring-fenced funds4 — Other internal funds5 — Shareholders' funds6 — General <p>The split is not mandatory, except for identifying ring fenced funds, but must be reported if the undertaking uses it internally. When an undertaking does not apply a split ‘general’ must be used.</p>
C0070	Fund number	<p>Applicable to assets held in ring fenced funds or other internal funds.</p> <p>Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund.</p>

		This number has to be consistent over time and must be used to identify the funds in other templates. It must not be re-used for a different fund.
C0080	Matching portfolio number	Number or code which is attributed by the undertaking, corresponding to the unique number assigned to each matching adjustment portfolio. This number or code has to be consistent over time and must be used to identify the matching adjustment portfolio in other templates. It must not be re-used for a different matching adjustment portfolio.
C0090	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list must be used— 1 — Unit-linked or index-linked 2 — Neither unit-linked nor index-linked
C0100	Asset pledged as collateral	Identify assets kept in the undertaking's balance-sheet that are pledged as collateral. For partially pledged assets two rows for each asset must be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list must be used for the asset— 1 — Assets in the balance sheet that are collateral pledged 2 — Collateral for reinsurance accepted 3 — Collateral for securities borrowed 4 — Repos 9 — Not collateral
C0110	Country of custody	ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one where the custody service was contractually defined. In case of the same asset being held in custody in more than one country, each asset must be reported separately in as many rows as needed in order to properly identify all countries of custody. This item is not applicable for CIC category 8 — Mortgages and Loans, CIC 71, CIC 75 and for CIC 95 — Plant and equipment. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.
C0120	Custodian	Name of the financial institution that is the custodian. In case of the same asset being held in custody in more than one custodian, each asset must be reported separately

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		<p>in as many rows as needed in order to properly identify all custodians. For assets stored in-house, the insurance undertaking must be reported as the custodian.</p> <p>When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans, CIC 71, CIC 75 and for CIC 9 — Property and any other assets that, due to their nature, are not held in custody.</p> <p>For assets where there is no custodian or when this item is not applicable, “No custodian” must be reported.</p>
C0130	Quantity	<p>Number of assets, for relevant assets.</p> <p>This item must not be reported if item Par amount (C0140) is reported.</p> <p>This item is not applicable for CIC 71 and CIC category 9.</p>
C0140	Par amount	<p>Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75, 79 and CIC category 8. This item is not applicable for CIC 71 and CIC category 9. This item must not be reported if item Quantity (C0130) is reported.</p>
C0150	Valuation method	<p>Identify the valuation method used when valuing assets. One of the options in the following closed list must be used—</p> <ol style="list-style-type: none">1 — quoted market price in active markets for the same assets2 — quoted market price in active markets for similar assets3 — alternative valuation methods4 — adjusted equity methods (applicable for the valuation of participations)5 — IFRS equity methods (applicable for the valuation of participations)6 — Market valuation according to Article 9(4) of the Solvency 2 Technical Standards
C0160	Acquisition value	<p>Total acquisition value for assets held, clean value without accrued interest. Not applicable to CIC categories 7 and 8.</p>
C0170	Total Solvency II amount	<p>Value calculated as defined by regulation 65(1) of the Insurance Companies Regulations which corresponds to—</p> <p>(a) the multiplication of ‘ Par amount ’ (principal amount outstanding measured at par amount or nominal amount) by ‘ Unit percentage of par amount Solvency II price ’ plus ‘ Accrued interest ’, for assets where the first two items are relevant;</p>

		(b) the multiplication of ‘ Quantity ’ by ‘ Unit Solvency II price ’ , for assets where these two items are relevant (plus ‘ Accrued interest ’ if applicable); (c) Solvency II value of the asset for assets classifiable under CIC 71 and CIC category 9.
C0180	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing assets. Note that this value is also part of item Total Solvency II amount.

	ITEM	INSTRUCTIONS
Information on assets		
C0040	Asset ID Code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p>
C0050	Asset ID Code Type	<p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 9 and the option of the original</p>

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		Asset ID Code, as in the following example for which the code reported was ISIN code+currency- '9/1'.
C0190	Item Title	<p>Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking.</p> <p>The following must be considered–</p> <ul style="list-style-type: none">• Regarding CIC category 8 — Mortgages and Loans, when relating to equity release mortgages or mortgage and loans to natural persons, this item must contain 'Loans to AMSB members' i.e. loans to the Administrative, Management and Supervisory Body ('AMSB') or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons must be reported line-by-line.• This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75.
C0200	Issuer Name	<p>Name of the issuer, defined as the entity that issues assets to investors.</p> <p>When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>The following must be considered–</p> <ul style="list-style-type: none">(a) Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager, the authorised management company who can and is responsible for managing the fund is the one to be reported regardless if some activities have been outsourced, including the actual management of the portfolio, i.e. the decision on buying/selling;(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity;(c) Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item must contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised;(d) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower;(e) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.

C0210	Issuer Code	<p>Issuer Name identification using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item must not be reported.</p>
C0220	Type of issuer code	<p>Identification of the type of code used for the 'Issuer Code' item. One of the options in the following closed list must be used—</p> <p>1 — LEI 9 — None</p>
C0230	Issuer Sector	<p>Identify the economic sector of issuer based on the latest version of the Statistical classification of economic activities in the European Community ('NACE') code (as published in an EC Regulation) in force at 31 December 2024. The letter identifying the Section followed by the 4 digits code for the class, where available, must be used (e.g. 'K6411').</p> <p>The following must be considered—</p> <p>(a) Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</p> <p>(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</p> <p>(c) Regarding CIC category 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower;</p> <p>(d) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</p> <p>(e) This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p>
C0240	Issuer Group	<p>Name of issuer's ultimate parent entity.</p> <p>When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>The following must be considered—</p> <p>(a) Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</p> <p>(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</p> <p>(c) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</p>

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		<p>(d) This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</p> <p>(e) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p> <p>(f) Where the Issuer has no ultimate parent entity, the Issuer Name should be reported</p>
C0250	Issuer Group Code and type of issuer group code	<p>Issuer group's identification using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available, this item must not be reported.</p> <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list must be used—</p> <ul style="list-style-type: none">1 — LEI9 — None
C0270	Issuer Country	<p>ISO 3166-1 alpha-2 code of the country of localisation of the issuer.</p> <p>The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>The following must be considered—</p> <ul style="list-style-type: none">(1) Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country of the fund manager;(2) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depository entity(3) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower;(4) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;(5) This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. <p>One of the options must be used—</p> <ul style="list-style-type: none">ISO 3166-1 alpha-2 codeXA— Supra-national issuersEU— European Union Institutions
C0280	Currency	<p>Identify the ISO 4217 alphabetic code of the currency of the issue.</p> <p>The following must be considered—</p> <ul style="list-style-type: none">(a) This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to

		<p>natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason;</p> <p>(b) Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.</p>
C0290	CIC	<p>The four-digit Complementary Identification Code used to classify assets, as set out in the CIC table. When classifying an asset, undertakings must take into consideration the most representative risk to which the asset is exposed to.</p> <p>The parent undertaking must check and ensure that the CIC code used for the same security from different undertakings is the same in the group reporting.</p>
C0292 (solo entities only)	SCR calculation approach for CIU	<p>One of the options in the following closed list must be used—</p> <ol style="list-style-type: none"> 1 — CIUs for which a full look-through was applied for the purposes of SCR calculation in accordance with Article regulation 93A(1) of the Insurance Companies Regulations; 2 — CIUs for which the ‘simplified’ look-through was applied on the basis of the target underlying asset allocation or last reported asset allocation and for which the data groupings is used in accordance with regulation 93A(3) of the Insurance Companies Regulations; 3 — CIUs for which the ‘simplified’ look-through was applied on the basis of the target underlying asset allocation or last reported asset allocation and for which no data groupings is used in accordance with regulation 93A(3) of the Insurance Companies Regulations; 4 — CIUs for which for the ‘equity risk type 2’ was applied in accordance with Article 168(3) of Solvency 2 Technical Standards; 9 — Not applicable <p>The look-through options of this item must reflect the approach taken for the SCR calculation. For the purposes of reporting the information on look-through required in template IR.06.03 the look-through information is required considering the thresholds defined in the general comments of that template.</p> <p>This item is only applicable to CIC category 4 - Collective Investment Undertakings.</p>
C0300	Infrastructure investment	Identify if the asset is an infrastructure investment.

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		<p>One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 — Not an infrastructure investment2 — Infrastructure non-qualifying– Government Guarantee (Government, Central bank, Regional government or local authority)3 — Infrastructure non-qualifying– Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)4 — Infrastructure non-qualifying– Supra-national Guarantee/Supported (ECB, Multilateral development bank, International organisation)9 — Infrastructure non-qualifying– Other non-qualifying infrastructure loans or investments, not classified under the above categories12 — Infrastructure qualifying– Government Guarantee (Government, Central bank, Regional government or local authority)13 — Infrastructure qualifying– Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)14 — Infrastructure qualifying– Supra-national Guarantee/Supported (ECB, Multilateral development bank, International organisation)19 — Infrastructure qualifying– Other qualifying infrastructure investments, not classified in the above categories.20 — European Long-Term Investment Fund (ELTIF investing in infrastructure assets and ELTIF investing in other — non infrastructure — assets)
C0310	Holdings in related undertakings, including participations	<p>Only applicable to CIC categories 3 - Equity and 4 - Collective Investment Undertakings.</p> <p>Identify if an equity and other share is a participation.</p> <p>One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 — Not a participation2 — Non-controlled participation in a related insurance and reinsurance undertaking under method 13 — Non-controlled participation in related insurance and reinsurance undertaking under method 24 — Participation in other financial sector5 — Subsidiary under method 26 — Participation in other strategic related undertaking under method 17 — Participation in other non-strategic related undertaking under method 1

		8 — Other participations (e.g. participation in other undertakings under method 2)
C0320	External rating	<p>Applicable at least to CIC categories</p> <ul style="list-style-type: none"> 1 – Government Bonds, 2 – Corporate Bonds, 5 – Structured Notes, 6 – Collateralised securities and 8 - Mortgages and Loans, other than mortgages and loans to natural persons, where available. <p>This is the issue rating of the asset at the reporting reference date as provided by the nominated external credit assessment institution (ECAI).</p> <p>If an issue rating is not available, the item must be left blank.</p> <p>External rating should be reported for any asset for which a rating is obtained as part of the rating process regardless of whether an internal rating is applied.</p>
C0330	Nominated ECAI	<p>Identify the external credit assessment institution (ECAI) giving the external rating in C0320, by using the following closed list. In case of ratings issued by third country affiliates of a CRA Group please report the ECAI which has provided the endorsement from the closed list.</p> <ul style="list-style-type: none"> (a) A.M. Best Europe, Rating Services Limited ARC Ratings (b) Creditreform Rating AG (c) DBRS Ratings Limited (d) Egan-Jones Ratings Company (e) Fitch Ratings Limited (f) HR Ratings de Mexico (g) Kroll Bond Rating Agency UK Limited (h) Japan Credit Rating Agency (i) Moody’s Investors Service Limited (j) S&P Global Ratings UK Limited (k) Scope Ratings UK Limited (l) The Economist Intelligence Unit Limited (m) Other nominated ECAI <p>No ECAI has been nominated and a simplification is being used to calculate the SCR</p> <p>This item must be reported where External rating (C0320) is reported. In case ‘No ECAI has been nominated and a simplification is used to calculate the SCR’, the External rating (C0320) must be left blank and in Credit quality step (C0340) one of the following options must be used– 2a; 3a or 3b.</p>

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C0340	Credit quality step	<p>Applicable to any asset for which Credit quality step needs to be attributed for the purpose of SCR calculation or the calculation of the matching adjustment.</p> <p>Identify the credit quality step attributed to the asset.</p> <p>The credit quality step must in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>One of the options in the following closed list must be used–</p> <ul style="list-style-type: none">0 — Credit quality step 01 — Credit quality step 12 — Credit quality step 22a — Credit quality step 2 due to the application of Article 176a of the Solvency 2 Technical Standards for unrated bonds and loans3 — Credit quality step 33a — Credit quality step 3 due to the application of simplified calculation under Article 105a of the Solvency 2 Technical Standards3b — Credit quality step 3 due to the application of Article 176a of the Solvency 2 Technical Standards for unrated bonds and loans4 — Credit quality step 45 — Credit quality step 56 — Credit quality step 69 — No rating available
C0350	Internal rating	<p>Applicable to any asset for which the Internal rating needs to be attributed for the purpose of SCR calculation or the calculation of the matching adjustment.</p>
C0360	Duration	<p>Only applies to CIC categories</p> <ul style="list-style-type: none">1 – Government bonds,2 – Corporate bonds,4 – Collective Investments Undertakings (when applicable, e.g. for collective investment undertaking mainly invested in bonds),5 – Structured notes and6 – Collateralised securities and8 – Mortgages and Loans (when applicable). <p>Asset duration, defined as the ‘residual modified duration’ (modified duration calculated based on the remaining time for maturity of the security, counted from the reporting reference date). For assets without fixed maturity the first call date must be used. The duration must be calculated based on economic value.</p>
C0370	Unit Solvency II price	<p>Amount in reporting currency for the asset, if relevant.</p>

		<p>This item must be reported if a 'quantity' (C0130) has been provided in the first part of the template ('Information on positions held').</p> <p>This item must not be reported if item Unit percentage of par amount Solvency II price (C0380) is reported.</p>
C0380	Unit percentage of par amount Solvency II price	<p>Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.</p> <p>This item must be reported if a 'par amount' information (C0140) has been provided in the first part of the template (' Information on positions held ') except for CIC category 71 and 9.</p> <p>This item must not be reported if item Unit Solvency II price (C0370) is reported.</p>
C0390	Maturity date	<p>Only applicable for CIC categories 1 – Government bonds, 2 – Corporate bonds, 5 – Structured notes, 6 – Collateralised securities, and 8 – Mortgages and Loans, CIC 74 and CIC 79.</p> <p>Identify the ISO 8601 (yyyy–mm–dd) code of the maturity date.</p> <p>It corresponds always to the maturity date, even for callable securities.</p> <p>The following must be considered– (a) For perpetual securities use '9999–12–31' (b) For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.</p>

Asset Category Table		
Category		Definition
1	Government bonds	Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No

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		575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of the Solvency 2 Technical Standards.
2	Corporate bonds	Bonds issued by corporations
3	Equity	Shares and other securities equivalent to shares representing corporations' capital, i.e., representing ownership in a corporation
4	Collective Investment Undertakings	Collective investment undertaking' means an undertaking for collective investment in transferable securities (UCITS) as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
5	Structured notes	Hybrid securities, combining a fixed income (return in the form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded one or a combination of categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp). Assets under this category are not subject to unbundling
6	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling
7	Cash and deposits	Money in the physical form, cash-equivalents, bank deposits and other money deposits
8	Mortgages and loans	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.
9	Property	Buildings, land, other constructions that are immovable and equipment
0	Other investments	Other assets reported in "Any other assets, not elsewhere shown"

CIC Table

First 2 positions – Assets listed in		Definition
Country	ISO 3166-1-alpha-2 country code	Identify the ISO 3166-1-alpha-2 country code where the asset is listed in. An asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by the Act. If the asset is listed in more than one country or the undertaking uses for valuation purposes a price provider which is one of the regulated markets or multilateral trading facility where the

		asset is listed in, the country must be the one of that regulated market or multilateral trading facility used as the reference for valuation purposes.
XV	Assets listed in one or more than one country	Identify assets that are listed in one or more countries but when the undertaking uses for valuation purposes a price provider which is not one of the regulated markets or multilateral trading facility where the asset is listed in.
XL	Assets that are not listed in a stock exchange	Identify assets that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.
XT	Assets that are not exchange tradable	Identify assets that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by the Act.
Third and fourth position – Category		Definition
Government bonds		
11	Central Government bonds	Bonds issued by central governments
12	Supra-national bonds	Bonds issued by public institutions established by a commitment between national states, e.g. issued by a multilateral development bank as listed in Annex VI, Part 1, Number 4 of the Capital Requirements Directive (2013/36/EU) or issued by an international organisation listed in Annex VI, Part 1, Number 5 of the Capital Requirements Directive (2013/36/EU)
13	Regional government bonds	Regional government or autonomous communities debt instruments offered to the public in a public offering on the capital market
14	Local authorities bonds	Bonds issued by local authorities, including cities, provinces, districts and other municipal authorities
15	Treasury bonds	Short term government bonds, issued by central governments (issued with a maturity term up to 1 year)
16	Covered bonds	Government bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet.
17	National Central banks	Bonds issued by national central banks
19	Other	Other government bonds, not classified under the above categories
Corporate bonds		
21	Corporate bonds	Bonds issued by corporations, with simple characteristics, usually covering the ones referred to as "plain vanilla", and that don't have any special feature described in the categories 22 to 28
22	Convertible bonds	Corporate bonds that the holder can convert into shares of common stock in the issuing company or cash of equal value, having debt and equity-like features
23	Commercial paper	Unsecured, short-term debt instrument issued by a corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities, usually with original maturity lesser than 270 days.
24	Money market instruments	Very short term debt securities (usually with maturities ranging from 1 day up to 1 year), consisting mainly of

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		negotiable certificates of deposit (CDs), bankers acceptances and other highly liquid instruments. Commercial Paper is excluded from this category+C46
25	Hybrid bonds	Corporate bonds that have debt and equity-like features, but are not convertible.
26	Common covered bonds	Corporate bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet. Covered bonds subject to specific law are excluded from this category
27	Covered bonds subject to specific law	Corporate bonds which have a pool of assets that secures or "covers" the bond if the originator becomes insolvent and are subject by law to special public supervision designed to protect bond-holders, as defined in Article 22(4) of Directive 2009/65/CE. An example of this category is Pfandbrief– "Covered bonds which are issued on the basis of the Pfandbrief Act. They are used to refinance loans for which collateral is furnished in the form of loans secured by real estate liens (Mortgage Pfandbriefe), public-sector loans (Public Pfandbriefe), ship mortgages (Ship Pfandbriefe) or aircraft mortgages (Aircraft Pfandbriefe). Thus, the distinction made between these Pfandbrief types refers to the cover pool created for each type of Pfandbrief."
28	Subordinated bonds	Corporate bonds which have a lower priority than other bonds of the issuer in case of liquidation.
29	Other	Other corporate bonds, with other characteristics than the ones identified in the above categories
Collective Investment Undertakings		
41	Equity funds	Collective investment undertakings mainly invested in equity
42	Debt funds	Collective investment undertakings mainly invested in bonds
43	Money market funds	Collective investment undertakings under the definition provided by ESMA (CESR/10-049)
44	Asset allocation funds	Collective investment undertakings which invests its assets pursuing a specific asset allocation objective, e.g. primarily investing in the securities of companies in countries with nascent stock markets or small economies, specific sectors or group of sectors, specific countries or other specific investment objective
45	Real estate funds	Collective investment undertakings mainly invested in real estate
46	Alternative funds	Collective investment undertakings whose investment strategies include such as hedging, event driven, fixed income directional and relative value, managed futures, commodities etc.
47	Private equity funds	Collective investment undertakings used for making investments in equity securities following strategies associated with private equity.

48	Infrastructure funds	Collective investment undertakings that invest in Infrastructure assets.
49	Other	Other Collective investment undertakings, not classified under the above categories
Structured notes		
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
Collateralised securities		
62	Interest rate risk	Collateralised securities mainly exposed to interest rate risk
63	Currency risk	Collateralised securities mainly exposed to currency risk
64	Credit risk	Collateralised securities mainly exposed to credit risk
65	Real estate risk	Collateralised securities mainly exposed to real estate risk
66	Commodity risk	Collateralised securities mainly exposed to commodity risk
67	Catastrophe and Weather risk	Collateralised securities mainly exposed to catastrophe or weather risk
68	Mortality risk	Collateralised securities mainly exposed to mortality risk
69	Other	Other collateralised securities, not classified under the above categories
Cash and deposits		
71	Cash	Notes and coins in circulation that are commonly used to make payments
72	Transferable deposits (cash equivalents)	Deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction
73	Other deposits short term (less than or equal to one year)	Deposits other than transferable deposits, with remaining maturity inferior or equal to 1 year, that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty
74	Other deposits with term longer than one year	Deposits other than transferable deposits, with remaining maturity superior to 1 year, that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty
75	Deposits to cedants	Deposits relating to reinsurance accepted
79	Other	Other cash and deposits, not classified under the above categories

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Mortgage and loans		
81	Uncollateralized loans made	Loans made without collateral
82	Loans made collateralized with securities	Loans made with collateral in the form of financial securities
83	Mortgages (equity release)	Equity release mortgages
84	Mortgages (other)	Loans made with collateral in the form of real estate other than equity release mortgages
85	Other collateralized loans made	Loans made with collateral in any other form
86	Loans on policies	Loans made with insurance policies as collateral
89	Other	Other mortgages and loans, not classified under the above categories
Property		
91	Property (office and commercial)	Office and commercial building used for investment
92	Property (residential)	Residential buildings used for investment
93	Property (for own use)	Real estate for the own use of the undertaking
94	Property (under construction for investment)	Real estate that is under construction, for future usage as investment
95	Plant and equipment (for own use)	Plant and equipment for the own use of the undertaking
96	Property (under construction for own use)	Real estate that is under construction, for future own usage
99	Other	Other real estate, not classified under the above categories
0	Other investments	Other assets reported in 'Other investments'
09	Other investments	Other assets reported in 'Other investments'

Section IR.06.03 instructions.**IR.06.03 – Collective investment undertakings – look – through approach****General comments**

This section relates to the quarterly and annual submission of information for individual entities and groups. Quarterly submissions are only required in quarters two and four for individual entities and in quarter four for groups.

This template contains information on the look through of collective investment undertakings or investments packaged as funds, including when they are participations, by underlying asset category, country of issue, and currency. Considering proportionality and specific instructions of the template, the look through must be performed until the asset categories, countries, and currencies are identified. In case of funds of funds the look-through must follow the same approach.

The template must include information corresponding to 100% of the value invested in collective investment undertakings. However, for the identification of countries the look–

through must be implemented in order to identify the exposures of 90% of the total value of the funds minus the amounts relating to CIC category 8 and category 9, and for the identification of currencies the look-through must be implemented in order to identify the exposures of 90% of the total value of the funds. Undertakings must ensure that the 10% not identified by country is diversified across geographical areas, for example that not more than 5% is in one single country. The look-through must be applied by undertakings starting from the major, considering the amount invested, to the lowest single fund and the approach must be kept consistent over time.

Quarterly information must only be reported when the ratio of collective investments undertakings held by the undertaking to total investments, measured as the ratio between item C0010/R0180 of template IR.02.01 plus collective investments undertakings included in item C0010/R0220 of template IR.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template IR.02.01, is higher than 30 %.

Items must be reported with positive values unless otherwise stated in the respective instructions.

The asset categories and Complementary Identification Codes ('CIC') referred to in this template are set out in the Asset Category Tables and CIC Tables in the reporting instructions for IR.06.02 — List of assets and IR.08.01 — Open derivatives.

	ITEM	INSTRUCTIONS
C0010	Collective Investments Undertaking ID Code and Type of code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (eg– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time <p>Type of ID Code - one of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.I.R. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID)

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		<p>7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking</p>
C0030	Underlying asset category	<p>Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list must be used—</p> <ul style="list-style-type: none"> 1 — Government bonds 2 — Corporate bonds 3L — Listed equity 3X — Unlisted equity 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) A — Futures B — Call Options C — Put Options D — Swaps E — Forwards F — Credit derivatives L — Liabilities <p>Category ‘4 — Collective Investment Units’ must be used only for non-material residual values for both ‘funds of funds’ and any other fund.</p>
C0040	Country of issue	<p>Breakdown of each asset category identified in C0030 by issuer country. Identify the country of localisation of the issuer.</p> <p>The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>One of the options must be used—</p> <ul style="list-style-type: none"> (a) ISO 3166-1 alpha-2 code (b) XA— Supra-national issuers (c) EU— European Union Institutions (d) AA— aggregated countries due to application of threshold <p>This item is not applicable to Categories 8 and 9 as reported in C0030.</p>
C0050	Currency	<p>Identify whether the currency of the asset category is the reporting currency or a foreign currency. All other currencies than the reporting currency are referred to as</p>

		foreign currencies. One of the options in the following closed list must be used– 1 — Reporting currency 2 — Foreign currency 3 — Aggregated currencies due to application of threshold
C0060	Total amount	Total amount invested by asset category, country and currency through collective investment undertakings. For liabilities a positive amount must be reported, unless the item is a derivative liability. For derivatives the Total amount can be positive (if an asset) or negative (if a liability).

Section IR.08.01 instructions.

IR.08.01 – Open derivatives

General comments

This section relates to quarterly and annual submission of information for individual entities and groups.

The derivatives categories and Complementary Identification Codes (‘CIC’) referred to in this template are set out in the Asset Category Table and the CIC Table at the end of these instructions together with their respective definitions.

This template contains an item-by-item list of derivatives held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories A to F.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative. Both derivatives considered as assets or considered as liabilities must be included.

Information must include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items must be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics—

- (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).
- (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.
- (c) It is settled at a future date.

This template comprises two tables— Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative must be reported separately in as many rows as needed in order to properly fill in all non-monetary variables, requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it must be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative must be reported separately, with one row for each derivative, filling in all variables requested in that table.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances—

- (a) through a decision of the GFSC to grant an exemption; or
- (b) through a decision of the GFSC in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

For groups, where method 1 is used exclusively, the reporting must reflect the consolidated position of the derivatives net of intra-group transactions held within the scope of group supervision. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The derivatives held by undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) The derivatives held by other related undertakings must not be included

For groups, where method 2 is used exclusively, the reporting must include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used. The reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) must be reported item by item by undertaking;
- (d) The derivatives held by other related undertakings must not be included. For groups, where a combination of methods 1 and 2 is used, one part of the reporting must reflect the consolidated position of the derivatives, net of intra–group transactions held within the scope of group supervision which must be reported and the other part of the reporting must include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed–financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting must be made as follows–

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- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The derivatives held by undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) The derivatives held by other related undertakings must not be included.

The second part of the reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies under method 2 must be reported item by item;
- (c) The derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non–European Economic Area and non–equivalent non–European Economic Area) must be reported item by item by undertaking;
- (d) The derivatives held by other related undertakings under method 2 must not be included.

	ITEM	INSTRUCTION
Information on positions held		
C0040	Derivative ID Code and Type of code	Derivative ID code using the following priority– (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time Type of ID Code– one of the options in the following closed list must be used– 1 — ISO/6166 for ISIN

		<p>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</p> <p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p>
C0060	Portfolio	<p>Distinction between life, non-life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list must be used—</p> <p>1 — Life</p> <p>2 — Non-life</p> <p>3 — Ring fenced funds</p> <p>4 — Other internal fund</p> <p>5 — Shareholders' funds</p> <p>6 — General</p> <p>The split is not mandatory, except for identifying ring fenced funds, but must be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.</p>
C0070	Fund number	<p>Applicable to derivatives held in ring fenced funds or other internal funds (defined according to national markets).</p> <p>Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and must be used to identify the funds in other templates. It must not be re-used for a different fund.</p>
C0080	Derivatives held in unit linked and index linked contracts	<p>Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list must be used—</p> <p>1 — Unit-linked or index-linked</p> <p>2 — Neither unit-linked nor index-linked</p>
C0090	Instrument underlying the derivative (code and type of code)	<p>ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and must be reported. Identification code of the instrument underlying the derivative using the following priority—</p>

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		<p>(a) ISO 6166 code of ISIN when available</p> <p>(b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC)</p> <p>(c) Code attributed by the undertaking for the underling instrument when the options above are not available and must be unique and consistent over time for that instrument;</p> <p>(d) ‘ Multiple assets/liabilities ’, if the underlying assets or liabilities are more than one.</p> <p>If the underlying instrument is an index then the code of the index must be reported.</p> <p>Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 — ISO/6166 for ISIN2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)6 — BBGID (The Bloomberg Global ID)7 — Reuters RIC (Reuters instrument code)8 — FIGI (Financial Instrument Global Identifier)9 — Other code by members of the Association of National Numbering Agencies99 — Code attributed by the undertaking in case that none of the above options are available. This option must also be used for the cases of ‘ Multiple assets/liabilities ’ and indexes
C0110	Use of derivative	<p>Describe the use of the derivative (micro/macro hedge, efficient portfolio management).</p> <p>Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability.</p> <p>Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities.</p> <p>Efficient portfolio management refers usually to operations where the manager wishes to improve a</p>

		<p>portfolio' income by exchanging a (lower) cash-flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs.</p> <p>One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios 4 — Efficient portfolio management, other than 'Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios'
C0120	Delta	<p>Only applicable to CIC categories B and C (Call and put options), with reference to the reporting date.</p> <p>Measures the rate of change of option value with respect to changes in the underlying asset's price.</p> <p>This must be reported as a decimal.</p>
C0130	Notional amount of the derivative	<p>The amount covered or exposed to the derivative.</p> <p>For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. When the trigger value corresponds to a range, the average value of the range must be used.</p> <p>The notional amount refers to the amount that is being hedged/invested (when not covering risks). If several trades occur, it must be the net amount at the reporting date.</p>
C0140	Buyer/Seller	<p>Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps).</p> <p>Identify whether the derivative contract was bought or sold.</p> <p>The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows.</p> <p>A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable.</p>

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		<p>A buyer of a swap will own the security or the notional amount at the end of the derivatives contract and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.</p> <p>One of the options in the following closed list must be used, with the exception of Interest Rate Swaps–</p> <ul style="list-style-type: none">1 — Buyer2 — Seller <p>For interest rate swaps one of the options in the following closed list must be use–</p> <ul style="list-style-type: none">3 — FX–FL– Deliver fixed–for–floating4 — FX–FX– Deliver fixed–for–fixed5 — FL–FX– Deliver floating–for–fixed6 — FL–FL– Deliver floating–for–floating
C0150	Premium paid to date	The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since the moment the undertaking entered into the derivative contract.
C0160	Premium received to date	The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since the moment the undertaking entered into the derivative contract.
C0170	Number of contracts	<p>Number of similar derivative contracts reported in the line. It must be the number of contracts entered into. For Over–The–Counter derivatives, e.g., one swap contract, ‘1’ must be reported, if ten swaps with the same characteristics, ‘10’ must be reported.</p> <p>The number of contracts must be the ones outstanding at the reporting date.</p>
C0180	Contract size	<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>The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract.</p> <p>For futures on bonds, it is the bond nominal amount underlying the contract. Only applicable for futures and options.</p>
C0190	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.

		Where a credit derivative is 100 % collateralised, the maximum loss under an unwinding event is zero.
C0200	Swap outflow amount	Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 must be reported.
C0210	Swap inflow amount	Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps. In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 must be reported.
C0220	Initial date	Identify the ISO 8601 (yyyy-mm-dd) code of the date when obligations under the contract come into effect. When various dates occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade. In case of novation, the novation date becomes the trade date for that derivative.
C0230	Duration	Derivative duration, defined as the residual modified duration, for derivatives for which a duration measure is applicable. Calculated as the net duration between in and out flows from the derivative, when applicable.
C0240	Solvency II value	Value of the derivative as of the reporting date calculated in accordance with regulation 65 of the Insurance Companies Regulations. It can be positive, negative or zero.
C0250	Valuation method	Identify the valuation method used when valuing derivatives. One of the options in the following closed list must be used— 1 — quoted market price in active markets for the same assets or liabilities 2 — quoted market price in active markets for similar assets or liabilities 3 — alternative valuation methods 6 — Market valuation according to Article 9(4) of the Solvency 2 Technical Standards

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	ITEM	INSTRUCTIONS
Information on derivatives		
C0040	Derivative ID Code	Derivative ID code using the following priority– (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time
C0050	Derivative ID Code type	Type of ID Code used for the ‘Derivative ID Code’ item. One of the options in the following closed list must be used– 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0260	Counterparty Name	Name of the counterparty of the derivative. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. The following must be considered– (a) Name of the exchange market for exchanged traded derivatives; or (b) Name of Central Counterparty (‘CCP’) for Over–The–Counter derivatives where they are cleared through a CCP; or (c) Name of the contractual counterparty for the other Over–The–Counter derivatives.
C0270	Counterparty Code and Type of Code	Only applicable to Over–The–Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). Identification code of the counterparty using the Legal Entity Identifier (LEI) if available.

		<p>If none is available this item must not be reported</p> <p>Only applicable to Over-The-Counter derivatives.</p> <p>Identification of the code used for the ‘Counterparty Code’ item. One of the options in the following closed list must be used–</p> <p>1 — LEI 9 — None</p>
C0280	Type of counterparty code	
C0290	External rating	<p>Only applicable to Over-The-Counter derivatives.</p> <p>The rating of the counterparty of the derivative at the reporting reference date as provided by the nominated credit assessment institution (ECAI).</p> <p>This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item must be reported.</p> <p>If an issuer rating is not available, the item must be left blank.</p>
C0300	Nominated ECAI	<p>Identify the external credit assessment institution (ECAI) giving the external rating in C0290, by using the following closed list. In case of ratings issued by third country affiliates of a CRA Group please report the ECAI which has provided the endorsement from the closed list.</p> <p>(a) A.M. Best Europe, Rating Services Limited (b) ARC Ratings (c) Creditreform Rating AG (d) DBRS Ratings Limited (e) Egan-Jones Ratings Company (f) Fitch Ratings Limited (g) HR Ratings de Mexico (h) Kroll Bond Rating Agency UK Limited (i) Japan Credit Rating Agency (j) Moody’s Investors Service Limited (k) S&P Global Ratings UK Limited (l) Scope Ratings UK Limited (m) The Economist Intelligence Unit Limited (n) Other nominated ECAI</p> <p>This item must be reported when External rating (C0290) is reported.</p>
C0310	Credit quality step	<p>Identify the credit quality step attributed to the counterparty of the derivative. The credit quality step must reflect any readjustments to the credit quality made</p>

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		<p>internally by the undertakings that use the standard formula.</p> <p>This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item must be reported.</p> <p>One of the options in the following closed list must be used–</p> <ul style="list-style-type: none">0 — Credit quality step 01 — Credit quality step 12 — Credit quality step 23 — Credit quality step 34 — Credit quality step 45 — Credit quality step 56 — Credit quality step 69 — No rating available
C0320	Internal rating	Internal rating of assets for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item must not be reported.
C0330	Counterparty group	<p>Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP).</p> <p>Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.</p>
C0340	Counterparty group code and type of code	<p>Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP).</p> <p>Identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item must not be reported.</p> <p>Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none">1 — LEI9 — None
C0360	Contract name	Name of the derivative contract.
C0370	Currency	Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.– option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.).

C0380	CIC	The four-digit Complementary Identification Code used to classify assets, as set out in CIC Table. When classifying derivatives, undertakings must take into consideration the most representative risk to which the derivative is exposed to.
C0390	Trigger value	Reference price for futures, strike price for options (for bonds, price must be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc. Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it must not be completed if not possible. In the case of more than one trigger over time, report the next trigger occurring. When the derivative has a range of trigger values, report the set separated by comma ‘,’ if the range is not continuous and report the range separated by ‘-’ if it is continuous.
C0400	Unwind trigger of contract	Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list must be used— 1 — Bankruptcy of the underlying or reference entity 2 — Adverse fall in value of the underlying reference asset 3 — Adverse change in credit rating of the underlying assets or entity 4 — Novation, i.e. the act of replacing an obligation under the derivative with a new obligation, or replacing a party of the derivative with a new party 5 — Multiple events or a combination of events 6 — Other events not covered by the previous options 9 — No unwind trigger
C0410	Swap delivered currency	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).
C0420	Swap received currency	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).
C0430	Maturity date	Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.

Asset Category Table – Derivatives

Category	Definition
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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

CIC Table

First 2 positions – Assets listed in		Definition
Country	ISO 3166-1-alpha-2 country code	Identify the ISO 3166-1-alpha-2 country code where the asset is listed in. An asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. If the asset is listed in more than one country or the undertaking uses for valuation purposes a price provider which is one of the regulated markets or multilateral trading facility where the asset is listed in, the country must be the one of that regulated market or multilateral trading facility used as the reference for valuation purposes.
XV	Assets listed in one or more than one country	Identify assets that are listed in one or more countries but when the undertaking uses for valuation purposes a price provider which is not one of the regulated markets or multilateral trading facility where the asset is listed in.
XL	Assets that are not listed in a stock exchange	Identify assets that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.
XT	Assets that are not exchange tradable	Identify assets that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE.
Third and fourth position - category		Definition
Futures		
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

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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
Call Options		
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
Put Options		
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
Swaps		
D1	Interest rate swaps	Swap that exchange interest flows
D2	Currency swaps	Swap that exchange currency

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D3	Interest rate and currency swaps	Swap that exchange interest and currency flows
D4	Total return swap	A swap in which the non-floating rate side is based on the total return of an equity or fixed income instrument with the life longer than the swap
D5	Security swaps	Swap that exchange securities
D7	Catastrophe and Weather risk	Swaps mainly exposed to catastrophe or weather risk
D8	Mortality risk	Swaps mainly exposed to mortality risk
D9	Other	Other swaps, not classified under the above categories
Forwards		
E1	Forward interest rate agreement	Forward contract in which typically one party pays a fixed interest rate, and receives a variable interest rate usually based on an underlying index rate, at the predefined forward date
E2	Forward exchange rate agreement	Forward contract in which one party pays an amount in one currency, and receives an equivalent amount in a different currency resulting from the conversion using the contractual exchange rate, at the predefined forward date
E7	Catastrophe and Weather risk	Forwards mainly exposed to catastrophe or weather risk
E8	Mortality risk	Forwards mainly exposed to mortality risk
E9	Other	Other forwards, not classified under the above categories
Credit derivatives		
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

Section IR.09.01 instructions.**IR.09.01 – Information on income/gains and losses in the period****General comments**

This section relates to annual submission of information for individual entities and groups.

This template contains information on gains/income and losses by asset category (including derivatives). i.e., no item-by-item reporting is required. The asset categories considered in this template are the ones defined in the Asset Category Tables in the reporting instructions for IR.06.02 — List of assets and IR.08.01 — Open derivatives.

Items must be reported with positive values unless otherwise stated in the respective instructions.

At group level, the template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2. Where method 1 is used exclusively, the reporting must reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed– financial holding companies must be reported portfolio by portfolio, each by asset category;
- (c) Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported portfolio by portfolio, each by asset category;
- (d) Gains / income and losses of portfolios held by other related undertakings must not be included;

Where method 2 is used exclusively, the reporting must include the detailed list of the portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies and its subsidiaries and their profitability by asset category. The reporting must be made as follows:

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed– financial holding companies must be reported portfolio by portfolio, each by asset category;

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- (c) Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non-EEA, non-equivalent non-EEA) must be reported portfolio by portfolio, each by asset category;
- (d) Gains / income and losses of portfolios held by other related undertakings must not be included;

Where a combination of methods 1 and 2 is used, one part of the reporting must reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision which must be reported and the other part of the reporting must include the detailed list of the portfolios held by subsidiaries and their profitability by asset category. The first part of the reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed– financial holding companies must be reported portfolio by portfolio, each by asset category;
- (c) Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported portfolio by portfolio, each by asset category;
- (d) Gains / income and losses of portfolios held by other related undertakings must not be included;

The second part of the reporting must be made as follows:

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed– financial holding companies must be reported portfolio by portfolio, each by asset category;
- (c) Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non-EEA, non-equivalent non-EEA) must be reported portfolio by portfolio, each by asset category;
- (d) Gains / income and losses of portfolios held by other related undertakings must not be included.

The second part of the reporting must be made as follows:

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed– financial holding companies must be reported portfolio by portfolio, each by asset category;
- (c) Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non–EEA, non–equivalent non–EEA) must be reported portfolio by portfolio, each by asset category;
- (d) Gains / income and losses of portfolios held by other related undertakings must not be included.

	ITEM	INSTRUCTIONS
C0010 (groups only)	Legal name of the undertaking	<p>Identify the legal name of the undertaking within the scope of group supervision for which the return on investment relates to.</p> <p>This item must be filled in only when it relates to the return on investment by asset category for assets held by subsidiaries consolidated under deduction and aggregation method.</p> <p>The cell must be filled in only when it relates to the list portfolio by portfolio of assets, each reported by asset category, held by subsidiaries under method 2.</p> <p>When the cell is filled in, the portfolios held by subsidiaries under method 2 cannot be reconciled with template IR.06.02.</p> <p>When the cell is blank, the portfolios held by the group can be reconciled with template IR.06.02.</p>
C0020 (groups only)	Identification code and type of code of the undertaking	<p>Identification code by this order of priority if existent–</p> <ul style="list-style-type: none"> (a) Legal Entity Identifier (LEI); (b) Specific code <p>Specific code–</p> <ul style="list-style-type: none"> (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision– identification code used in the local market, attributed by the undertaking's competent supervisory authority;

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		(b) For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner— identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
C0040	Asset category	Identify the asset categories present in the portfolio using the Asset Category Tables.
C0050	Portfolio	Distinction between life, non-life, shareholder's funds, other internal funds, general (no split) and ring-fenced funds. One of the options in the following closed list must be used— 1 — Life 2 — Non-life 3 — Ring-fenced funds 4 — Other internal funds 5 — Shareholders' funds 6 — General The split is not mandatory, except for identifying ring fenced funds, but must be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.
C0060	Asset held in unit linked and index linked contracts	Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list must be used— 1 — Unit-linked or index-linked 2 — Neither unit-linked nor index-linked
C0070	Dividends	Amount of dividends earned over the reporting period, i.e. dividends received less the right to receive a dividend already recognised at the beginning of the reporting period, plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings. Includes also dividends received from assets that have been sold or matured.
C0080	Interest	Amount of interest earned, i.e. interest received less accrued interest at the start of the period plus accrued interest at the end of the reporting period. Includes interest received when the asset is sold/matured or when the coupon is received.

		Applicable to coupon and interest paying assets such as bonds, loans and deposits.
C0090	Rent	Amount of rent earned i.e. rent received less accrued rent at the start of the period plus accrued rent at the end of the reporting period. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.
C0100	Net gains and losses	Net gains and losses resulting from assets sold or matured during the reporting period. The gains and losses are calculated as the difference between selling or maturity value and the value according to regulation 65(1) of the Insurance Companies Regulations at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero. This calculation must be performed without interest accrued.
C0110	Unrealised gains and losses	Unrealised gains and losses resulting from assets not sold nor matured during the reporting period. The unrealised gains and losses are calculated as the difference between the value according to regulation 65(1) of the Insurance Companies Regulations at the end of the reporting year end and the value according to regulation 65(1) of the Insurance Companies Regulations at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value). The net value can be positive, negative or zero. This calculation must be performed without interest accrued.

Section IR.10.01 instructions.**IR.10.01 – Securities lending and repos****General comments**

This section relates to annual submission of information for individual entities and groups.

This template contains an item-by-item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, held directly by the undertaking (i.e. not on a look-through basis), which include also the liquidity swaps referred to in Article 4(1)(82) of Regulation (EU) No 575/2013.

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It must be reported only when the value of the underlying securities on and off balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5% of the total investments as reported in C0010/R0070 and C0010/R0220 of template IR.02.01.

All contracts that are on the balance sheet or off balance sheet must be reported. The information must include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll-over strategy, where they substantially are the same transaction, only open positions must be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

Items must be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in the Asset Category Tables in the reporting instructions for IR.06.02 — List of assets and IR.08.01 – Open derivatives.

Each repo and securities lending contract must be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part then the contract needs to be unbundled unless is stated otherwise in the instructions.

For groups, the template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2. Where method 1 is used exclusively, the reporting must reflect the consolidated position of the repos and securities lending contracts net of intra-group transactions held within the scope of group supervision. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;

- (c) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by undertakings consolidated in accordance with Artucke 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) The repurchase agreements and securities lending contracts held by other related undertakings must not be included.

Where method 2 is used exclusively, the reporting must include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and its subsidiaries, regardless of the proportional share used. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;
- (c) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) must be reported item by item;
- (d) The repurchase agreements and securities lending contracts held by other related undertakings must not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting must reflect the consolidated position of the repos and securities lending contracts, net of intra-group transactions, held within the scope of group supervision which must be reported and the other part of the reporting must include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and its subsidiaries, regardless of the proportional share used.

The first part of the reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;

- (b) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;
- (c) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) The repurchase agreements and securities lending contracts held by other related undertakings must not be included.

The second part of the reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 must be reported item by item;
- (c) The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) must be reported item by item;
- (d) The repurchase agreements and securities lending contracts held by other related undertakings under method 2 must not be included.

	ITEM	INSTRUCTIONS
C0020 (groups only)	Identification code and type of code of the undertaking	Identification code by this order of priority if existent– (a) Legal Entity Identifier (LEI); (b) Specific code Specific code– (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision– identification code used in

		<p>the local market, attributed by the undertaking's competent supervisory authority;</p> <p>(b) For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner–</p> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0040	Portfolio	<p>Distinction between life, non-life, shareholder's funds, general (no split) and ring-fenced funds. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — Life 2 — Non-life– 3 — Ring-fenced funds 4 — Other internal fund 5 — Shareholders' funds 6 — General <p>The split is not mandatory, except for identifying ring-fenced funds, but must be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.</p> <p>For assets held off-balance sheet this item must not be reported.</p>
C0050	Fund number	<p>Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets).</p> <p>Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and must be used to identify the funds in other templates. It must not be re-used for a different fund.</p>
C0060	Asset category	<p>Identify the asset category of the underlying asset lent/provided as part of a securities lending transactions or repurchase agreements using the Asset Category Tables.</p>
C0070	Counterparty Name	<p>Name of the counterparty of the contract.</p> <p>When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.</p>
C0080	Counterparty code	<p>Identification code of the counterparty using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available, this item must not be reported.</p>

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		Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list must be used– 1 — LEI 9 — None
C0100	Counterparty asset category	Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements using the Asset Category Tables.
C0110	Asset held in unit-linked and index-linked contracts	Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list must be used– 1 — Unit-linked or index-linked 2 — Neither unit-linked nor index-linked
C0120	Position in the contract	Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list must be used– 1 — Buyer in a repo 2 — Seller in a repo 3 — Lender in a securities lending 4 — Borrower in a securities lending
C0130	Near leg amount	Represents the following amounts– (a) Buyer in a repo– amount received at the contract inception (b) Seller in a repo– amount ceded at the contract inception (c) Lender in a securities lending– amount received as guarantee at the contract inception (d) Borrower in a securities lending– amount or market value of the securities received at the contract inception
C0140	Far leg amount	This item is only applicable for repos and represents the following amounts– (a) Buyer in a repo– amount ceded at the contract maturity (b) Seller in a repo– amount received at the contract maturity
C0150	Start date	Identify the ISO 8601 (yyyy-mm-dd) code of the contract start date. The contract start date refers to the date when obligations under the contract come into effect.
C0160	Maturity date	Identify the ISO 8601 (yyyy-mm-dd) code of the contract closing date. Even if the contract is on an open call basis, there is usually a date when the contract expires. In these cases this date must be reported, if no call occurs before. An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled.

		For contracts with no defined maturity date report '9999–12–31'.
C0170	Solvency II Value	This item is only applicable for contracts that are still open at the reporting date. Value of the repo or securities lending contract, following the valuation principles set out in regulation 65 of the Insurance Companies Regulations. This value can be positive, negative or zero.
C0180	Line identification	Each row of data is required to have a unique numerical reference.

Section IR.11.01 instructions.**IR.11.01 – Assets held as collateral****General comments**

This section relates to annual submission of information for individual entities and groups.

This template must be reported annually only when the ratio of the value of assets held as collateral to total balance sheet, as reported in items C0010/R0500 of template IR.02.01, exceeds 10%.

The pool of assets that secure the investment (e.g. the pool of assets that are a collateral for covered bonds) must not be reported in this template. The collateral covering reinsurance receivables must be reported in IR.11.01 template.

This template contains an item-by-item list of off-balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking (i.e. not on a look-through basis) at the end of the reporting period. Collaterals are considered 'held' when the undertaking has the 'right of direct access to the collateral', so the collateral has been committed to the entity and it is individually identifiable.

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement must be reported.

This template comprises two tables– Information on positions held and Information on assets.

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On the table Information on positions held, each asset held as collateral must be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line. Real estate held as collateral of the mortgages related to individuals must be reported in one single line.

On the table Information on assets, each asset held as collateral must be reported separately, with one row for each asset, filling in all variables requested in that table.

All items except items ‘Type of asset for which the collateral is held’ (C0140), ‘Name of the counterparty pledging the collateral’ (C0060) and ‘Name of the group of the counterparty pledging the collateral’ (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories and Complementary Identification Codes (‘CIC’) referred to in this template are set out in the Asset Category Tables and CIC Tables in the reporting instructions for IR.06.02 — List of assets and IR.08.01 – Open derivatives.

Template IR.11.01 includes the off-balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking and these amounts must also be reported in IR.03.01 in C0020/R0100 to R0130.

For groups, the template is applicable for method 1 (Accounting consolidation–based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting must reflect the consolidated position of the assets held as collateral within the scope of group supervision net of intra–group transactions. The reporting must be made as follows–

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The assets held directly (i.e. not on a look–through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies must be reported item by item;
- (c) The assets held directly (i.e. not on a look–through basis) as collateral by undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;
- (d) The assets held as collateral by other related undertakings must not be included.

Where method 2 is used exclusively, the reporting must include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies and subsidiaries, regardless of the proportional share used. The reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (b) The assets held directly (i.e. not on a look-through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed financial holding companies under method 2 must be reported item by item;
- (c) The assets held directly (i.e. not on a look-through basis) as collateral by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) must be reported item by item by undertaking;
- (d) The assets held as collateral by other related undertakings must not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting must reflect the consolidated position of the assets held as collateral within the scope of group supervision, net of intra-group transactions, which must be reported and the other part of the reporting must include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting must be made as follows—

- (a) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must not be reported;
- (b) The assets held directly (i.e. not on a look-through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;
- (c) The assets held directly (i.e. not on a look-through basis) as collateral by undertakings consolidated in accordance with Article 335(1)(a) to (c) of the Solvency 2 Technical Standards must be reported item by item;

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- (d) The assets held as collateral by other related undertakings must not be included. The second part of the reporting must be made as follows:
- (e) Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ must be reported;
- (f) The assets held directly (i.e. not on a look-through basis) as collateral by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies must be reported item by item;
- (g) The assets held directly (i.e. not on a look-through basis) as collateral by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) must be reported item by item by undertaking;
- (h) The assets held as collateral by other related undertakings under method 2 must not be included

	ITEM	INSTRUCTIONS
Information on positions held		
C0010	Legal name of the undertaking	Identify the legal name of the undertaking within the scope of group supervision that holds the asset as collateral. This item must be filled in only when it relates to assets held as collateral by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method.
C0020 (groups only)	Identification code and type of code of the undertaking	Identification code by this order of priority if existent— (a) Legal Entity Identifier (LEI); (b) Specific code Specific code— (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision— identification code used in the local market, attributed by the undertaking's competent supervisory authority; (b) For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner—

		<p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0040	Asset ID Code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p>
C0050	Asset ID Code Type	<p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.I.R. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency– ‘9/1’.</p>
C0060	Name of the counterparty pledging the collateral	<p>The name of the counterparty that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>When the assets on the balance sheet for which the collateral is held are loans on policies, ‘Policyholder’ must be reported.</p>

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C0070	Name of the group of the counterparty pledging the collateral	<p>Identify the economic group of the counterparty pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>This item is not applicable when the assets on the balance sheet for which the collateral is held are loans on policies.</p>
C0080	Country of custody	<p>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 where the custody service was contractually defined.</p> <p>In case of the same asset being held in custody in more than one country, each asset must be reported separately in as many rows as needed in order to properly identify all countries of custody. This item is not applicable for collateral with CIC category 8 – Mortgages and Loans, CIC 71, CIC 75 and for CIC 95 – Plant and equipment. Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property.</p>
C0090	Quantity	<p>Number of assets, for all assets if relevant.</p> <p>This item must not be reported if item Par amount (C0100) is reported.</p>
C0100	Par amount	<p>Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75, 79 and 8. This item is not applicable for CIC category 71 and 9. This item must not be reported if item Quantity (C0090) is reported.</p>
C0110	Valuation method	<p>Identify the valuation method used when valuing assets. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1 — quoted market price in active markets for the same assets 2 — quoted market price in active markets for similar assets 3 — alternative valuation methods– 4 — adjusted equity methods (applicable for the valuation of participations) 5 — IFRS equity methods (applicable for the valuation of participations) 6 — Market valuation according to Article 9(4) of the Solvency 2 Technical Standards
C0120	Total amount	<p>Value calculated as defined by regulation 65(1) of the Insurance Companies Regulations, which corresponds to–</p> <p>(a) the multiplication of ‘Par amount’ (principal amount outstanding measured at par amount or nominal amount) by ‘Unit percentage of par amount</p>

		<p>Solvency II price’ plus ‘Accrued interest’, for assets where the first two items are relevant; (b) the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant; (c) Solvency II value of the asset for assets classifiable under asset categories 71 and 9.</p>
C0130	Accrued interest	Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total amount.
C0140	Type of asset for which the collateral is held	<p>Identify the type of asset for which the collateral is held. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — Government bonds 2 — Corporate bonds 3 — Equities 4 — Collective Investment Undertakings 5 — Structured notes 6 — Collateralised securities 7 — Cash and deposits 8 — Mortgages and loans 9 — Properties 0 — Other investments (including receivables) X — Derivatives <p>E.g. option ‘0 – Other investments’ must be chosen for the collateral covering Reinsurance receivables</p>
Information on assets		
C0040	Asset ID Code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available, and must be consistent over time <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p>
C0050	Asset ID Code Type	<p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO/6166 for ISIN 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.I.R. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)

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		<p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency- '9/1'.</p>
C0150	Item Title	<p>Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking.</p> <p>The following must be considered—</p> <p>(a) Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item must contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons must be reported line-by-line.</p> <p>(b) This item is not applicable for CIC 95 — Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75</p> <p>(c) When the collateral comprises insurance policies (regarding loans collateralised by insurance policies) those policies don't need to be individualised and this item is not applicable.</p>
C0160	Issuer Name	<p>Name of the issuer, defined as the entity that issues assets to investors, representing part of its capital, part of its debt, derivatives, etc.</p> <p>When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.</p> <p>The following must be considered—</p> <p>(a) Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager; The authorised management company who can and is responsible for managing</p>

		<p>the fund is the one to be reported regardless if some activities have been outsourced, including the actual management of the portfolio, i.e. the decision on buying/selling</p> <p>(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity</p> <p>(c) Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item must contain ‘Loans to AMSB members’ or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised;</p> <p>(d) Regarding CIC category 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower;</p> <p>This item is not applicable for CIC 71, CIC 75 and — CIC category 9 — Property.</p>
C0170	Issuer Code and type of code	<p>Issuer Name identification using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item must not be reported.</p> <p>Identification of the code used for the ‘Issuer Code’ item. One of the options in the following closed list must be used—</p> <p>1 — LEI 9 — None</p>
C0190	Issuer Sector	<p>Identify the economic sector of issuer based on the latest version of NACE code (as published in an EC Regulation). The letter identifying the Section followed by the 4 digits code for the class, where available, must be used (e.g. ‘K6411’).</p> <p>The following must be considered—</p> <p>(a) Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</p> <p>(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</p> <p>(c) Regarding CIC category 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower;</p> <p>(d) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</p>

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		<p>(e) This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p>
C0200	Issuer Group Name	<p>Name of issuer's ultimate parent entity.</p> <p>When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.</p> <p>The following must be considered—</p> <ul style="list-style-type: none">(a) Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity(c) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;(d) This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)(e) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property. <p>Where the Issuer has no ultimate parent entity, the Issuer Name should be reported</p>
C0210	Issuer Group Code	<p>Issuer group identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported.</p> <p>The following shall be considered—</p> <ul style="list-style-type: none">(a) Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;(b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity(c) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;(d) This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons) <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list must be used—</p> <p>1 — LEI</p>

		9 — None
C0230	Issuer Country	<p>ISO 3166–1 alpha–2 code of the country of localisation of the issuer.</p> <p>The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>The following must be considered–</p> <ul style="list-style-type: none"> (a) Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; (b) Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity (c) Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information must relate to the borrower; (d) This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property; <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons. One of the options must be used–</p> <ul style="list-style-type: none"> (a) ISO 3166–1 alpha–2 code (b) XA– Supra-national issuers (c) EU– European Union Institutions
C0240	Currency	<p>Identify the ISO 4217 alphabetic code of the currency of the issue.</p> <p>The following must be considered–</p> <ul style="list-style-type: none"> (a) This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason. (b) Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made.
C0250	CIC	The four-digit Complementary Identification Code used to classify assets, as set out in the CIC tables. When classifying an asset using the CIC tables, undertakings must take into consideration the most representative risk to which the asset is exposed to.
C0260	Unit price	<p>Unit price of the asset, if relevant.</p> <p>This item must not be reported if item Unit percentage of par amount Solvency II price (C0270) is reported.</p>
C0270	Unit percentage of par amount Solvency II price	Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.

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		This item must be reported if a 'par amount' information (C0100) has been provided in the first part of the template ('Information on positions held') except for CIC category 71 and 9. This item must not be reported if item Unit Solvency II price (C0260) is reported.
C0280	Maturity date	<p>Only applicable for CIC categories 1, 2, 5, 6 and 8, and CIC 74 and CIC 79.</p> <p>Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date.</p> <p>Corresponds always to the maturity date, even for callable securities. The following must be considered–</p> <ul style="list-style-type: none">(a) For perpetual securities use '9999-12-31'(b) For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.

Section IR.12.01 instructions.

IR.12.01 – Basic information

General comments

This section relates to quarterly and annual submission of information for individual entities, third country branches, ring-fenced funds, matching adjustment portfolios and remaining part.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of the Solvency 2 Technical Standards. In addition, Article 59 of the Solvency 2 Technical Standards may be applied to calculate the risk margin during the financial year.

Third country branches should read any reference to 'technical provisions' as the provisions for insurance and reinsurance obligations referred to in the Insurance Companies Regulations.

Line of business for life obligations– The lines of business, referred to in Schedule 1 to the Solvency 2 Technical Standards. The segmentation must reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings must, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Solvency 2 Technical Standards). In this template life annuities are shown as a separate column and not as part of 'other life insurance'. Reinsurance accepted is shown as a separate row for the underlying line of business and not as separate columns.

The information reported must be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

The information to be reported between R0010 and R0100 must be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but must not include the transitional measure on technical provisions. The amount of the transitional on technical provisions is requested separately between rows R0140 and R0180.

Individual entities and third country branches must report template IRR.12.01 for each ring-fenced fund (RFF), matching adjustment portfolio (MAP) and remaining part.

For IRR.12.01 only rows R0025-R0030, R0080-R0100 and R0140-R0200 should be completed.

	ITEM	INSTRUCTIONS
Z0020	Ring Fenced Fund/Matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	Identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.

Column definitions

C0010	Insurance with profit participation	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0020	Index-linked and unit-linked insurance	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0030	Life annuities	Annuities and deferred annuities which would be included in the line of business ‘other life insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0040	Annuities stemming from non-life insurance contracts	Corresponds to the sum of the lines of business ‘annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations’ and ‘annuities stemming from non-life insurance contracts and relating to health insurance obligations’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.

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C0050	Other life insurance	Corresponds to the line of business ‘other life insurance’ excluding annuities and deferred annuities defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0060	Health insurance	Corresponds to the line of business ‘health insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0070	Total life and health	The sum of all the preceding columns.

Technical provisions – best estimate and risk margin

R0025	Gross Best Estimate (direct business)	Amount of Gross Best Estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations for direct business.
R0026	Gross Best Estimate (reinsurance accepted)	Amount of Gross Best Estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations) for reinsurance accepted.
R0030	Gross Best Estimate	Amount of Gross Best estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations.
R0040	Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	Amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in regulation 76 of the Insurance Companies Regulations, including ceded intra group reinsurance.
R0050	Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	Amount of recoverables (before adjustment for expected losses) from “traditional” reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance.
R0060	Recoverables from SPV before adjustment for expected losses	Amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance.
R0070	Recoverables from Finite Re before adjustment for expected losses	Amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance.
R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	Amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in regulation 76 of the Insurance Companies Regulations, including ceded intra group reinsurance.
R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re	Amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re after adjustment for expected losses due to possibility of default of the

		reinsurer, as defined in regulation 76 of the Insurance Companies Regulations.
R0100	Risk Margin	Amount of Risk margin, as defined in regulation 67(4) of the Insurance Companies Regulations. This item does not apply to third country branches.

Technical provisions – Total

R0200	Technical Provisions – Total	Total amount of Technical Provisions after the transitional deduction to technical provisions.
R0210	Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re – Total	Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
R0300 (C0020 only)	Surrender value	The amount of surrender value net of taxes. Must reflect the amount, defined contractually, to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans. It includes surrender values guaranteed and not guaranteed. The amount allows for any duration based penalties and assumes that any clause deferring the availability of the surrender value does not apply.
R0302 (C0020 only)	Nominal value of units	Value of units allocated. The amount should allow for discounting where these are ‘initial’ or ‘capital’ units subject to a higher management charge.
R0304 (C0020 only)	Matching value of units	Value of units held included in IR.02 which are matching the unit liability in R0302.
R0310	Best estimate subject to transitional of the interest rate	Indicate the amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure. This item does not apply to third country branches.
R0320	Technical provisions without transitional on interest rate	Amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item must reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
R0330	Best estimate subject to volatility adjustment	Indicate the amount of gross best estimate (R0030) subject to volatility.
R0340	Technical provisions without volatility adjustment and	Amount of technical provisions calculated without volatility adjustment.

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	without others transitional measures	In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item must reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure.
R0350	Best estimate subject to matching adjustment	Indicate the amount of gross best estimate (R0030) subject to matching adjustment.
R0360	Technical provisions without matching adjustment and without all the others	Amount of technical provisions calculated without matching adjustment, for each line of business. In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item must reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.

Section IR.12.03 instructions.

IR.12.03 – Basic information

General comments

This section relates to annual submission of information for individual entities and third country branches.

Line of business for life obligations– The lines of business, referred to in Schedule 1 to the Solvency 2 Technical Standards. The segmentation must reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings must, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Solvency 2 Technical Standards). In this template life annuities are shown as a separate column and not as part of ‘other life insurance’. Reinsurance accepted is shown as a separate row for the underlying line of business and not as separate columns.

The information reported must be gross of reinsurance and after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but must not include the transitional measure on technical provisions.

Individual entities and third country branches must report template IR.12.03 for all countries except countries other than the home country where gross best estimate liabilities for that country are less than £500m.

The following criteria for the classification by country must be used–

- (a) For direct insurance business information must be reported by country where the contract was entered into;
- (b) For reinsurance business information must be reported by country of localisation of the ceding undertaking.

For the purposes of this template “country” means–

- (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (b) The country where the branch is located (host country) when the contract was sold through a branch;
- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
Z0010	Country	Identify the ISO 3166–1 alpha–2 code of the country being reported.

Column definitions

C0010	Insurance with profit participation	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0020	Index-linked and unit-linked insurance	Corresponds to the line of business defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0030	Life annuities	Annuities and deferred annuities which would be included in the line of business ‘other life insurance’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.
C0040	Non-life annuities	Corresponds to the sum of the lines of business ‘annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations’ and ‘annuities stemming from non-life insurance contracts and relating to health insurance obligations’ defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of ‘reinsurance accepted’.

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C0050	Other life insurance	Corresponds to the line of business 'other life insurance' excluding annuities and deferred annuities defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of 'reinsurance accepted'.
C0060	Health insurance	Corresponds to the line of business 'health insurance' defined in Schedule 1 to the Solvency 2 Technical Standards and the corresponding part of 'reinsurance accepted'.
C0070	Total life and health	The sum of all the preceding columns.

Best estimate liabilities

R0025	Gross Best Estimate (direct business)	Amount of Gross Best Estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations) for direct business.
R0026	Gross Best Estimate (reinsurance accepted)	Amount of Gross Best Estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations) for reinsurance accepted.
R0030	Gross Best Estimate	Amount of Gross Best estimate including Technical Provisions as a Whole (no deduction of reinsurance, SPVs and Finite Re according to regulation 67(2) and (3) of the Insurance Companies Regulations).

Section IR.12.04 instructions.

IR.12.04.01 – best estimate assumptions for life insurance risks

General comments

This template is applicable to life insurers and life reinsurers.

The purpose of this template is to give an indication of changes in the valuation basis, how the basis compares with experience and the variability of the undertaking's recent experience.

For the lines relating to mortality / morbidity tables an undertaking should calculate an approximate equivalent constant percentage if the percentage of the table varies by age or where there are adjustments to age.

The previous year basis and previous year experience in columns C0030-C0070 should be converted to a percentage of the table in C0010 using approximations as necessary to enable them to be compared with C0010. It is important that any data shown is presented on a consistent basis.

An undertaking is not required to show experience where this is of low credibility.

A guideline for low credibility is less than 200 claims per annum for an individual line of the template.

Where the assumptions vary by source of business within the products included in this template the undertaking should show the assumptions and experience for the largest 3 categories by number of policies, subject to individual lines meeting the credibility test above.

Data is not required for subcategories 2 and 3 where the previous line(s) already cover at least 50% of the business for that product. Subcategories should be shown in descending order of size, i.e. subcategory 1 is the largest.

An undertaking is not required to undertake any additional analysis of past claims in order to complete this template. An undertaking is only required to provide experience data for years where this is available and where it has been calculated on a consistent set of underlying policies for previous years.

Items R0010-R1320 should be entered as percentages to 2 decimal places.

Items R1330-R2100 should be entered to 2 decimal places.

Items should be left blank if not applicable to the undertaking.

	ITEM	INSTRUCTIONS
R0010	Assurance mortality (male non-smoker)	Assurance mortality for male non-smokers where pricing is based on smoker status.
R0050	Assurance mortality (male aggregate)	Assurance mortality for males where pricing is not based on smoker status.
R0090	Assurance mortality (male smoker)	Assurance mortality for male smokers where pricing is based on smoker status.
R0130	Assurance mortality (female non-smoker)	Assurance mortality for female non-smokers where pricing is based on smoker status.
R0170	Assurance mortality (female aggregate)	Assurance mortality for females where pricing is not based on smoker status.
R0210	Assurance mortality (female smoker)	Assurance mortality for female smokers where pricing is based on smoker status
R0250	Assurance mortality change per annum	Increase (decrease) in mortality rates per annum applied each year after the valuation date. Where the rate varies by year an undertaking should calculate the equivalent annual rate over ten years. This field should be left blank where there is no allowance for change.
R0290	Individual pension annuitant mortality (male)	Annuitant mortality for male individual pensions in payment for standard lives (i.e. not enhanced / impaired annuities).

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R0330	Individual pension annuitant mortality (female)	Annuitant mortality for female individual pensions in payment for standard lives (i.e. not enhanced / impaired annuities).
R0370	Bulk pension annuitant mortality (male)	Annuitant mortality for male pensions in payment for bulk buyouts of occupational pension schemes.
R0410	Bulk pension annuitant mortality (female)	Annuitant mortality for female pensions in payment for bulk buyouts of occupational pension schemes.
R0450	Critical illness (male non-smoker)	Claim rates for male non-smokers where pricing is based on smoker status. Where accelerated critical illness is the main product the basis should be the percentage of combined mortality and critical illness claims.
R0490	Critical illness (female non-smoker)	Claim rates for female non-smokers where pricing is based on smoker status.
R0530	Critical illness change per annum	Increase (decrease) in critical illness rates per annum applied each year after the valuation date. Where the rate varies by year an undertaking should calculate the equivalent annual rate over ten years. This field should be left blank where there is no allowance for change.
R0570	Income protection inception (male)	Income protection inception rates for males.
R0610	Income protection inception (female)	Income protection inception rates for females.
R0650	Income protection termination (male)	Income protection termination rates for males.
R0690	Income protection termination (female)	Income protection termination rates for females.
R0730	Lapse rate per annum, years 11+, with-profits endowment	Average of the annual lapse rates for policy years 11+ for with-profits endowments. For cells [C0010–C0020] [R0740-R1240] we expect undertakings to calculate the arithmetic average, but removing years which are not applicable or immaterial to their business. For experience in cells [C0030–C0070] [R0740-R1240] undertakings can choose between an arithmetic average of the annual rates or a weighted average provided this is applied consistently.
R0770	Lapse rate per annum, years 11+, unit-linked endowment	Average of the annual lapse rates for policy years 11+ for unit-linked endowments.
R0810	Lapse rate per annum, years 1-5, level term	Average of the annual lapse rates for policy years 1-5 for level term assurances.
R0850	Lapse rate per annum, years 6-10, level term	Average of the annual lapse rates for policy years 6-10 for level term assurances.
R0890	Lapse rate per annum, years 11+, level term	Average of the annual lapse rates for policy years 11+ for level term assurances.
R0930	Lapse rate per annum, years 1-5, decreasing term	Average of the annual lapse rates for policy years 1-5 for decreasing term assurances.
R0970	Lapse rate per annum, years 6-10, decreasing term	Average of the annual lapse rates for policy years 6-10 for decreasing term assurances.
R1010	Lapse rate per annum, years 11+, decreasing term	Average of the annual lapse rates for policy years 11+ for decreasing term assurances.

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R1050	Lapse rate per annum, years 1-5, investment bond	Average of the annual surrender rates for policy years 1-5 for investment bonds, including both part surrenders and full surrenders.
R1090	Lapse rate per annum, years 6-10, investment bond	Average of the annual surrender rates for policy years 6-10 for investment bonds, including both part surrenders and full surrenders.
R1130	Lapse rate per annum, years 11+, investment bond	Average of the annual surrender rates for policy years 11+ for investment bonds, including both part surrenders and full surrenders.
R1170	Transfer rate per annum pre-retirement, individual pensions	Average of the annual transfer rate pre-retirement (e.g. below age 55) for individual defined contribution pensions.
R1210	Transfer rate per annum pre-retirement, group pensions	Average of the annual transfer rate pre-retirement (e.g. below age 55) for group defined contribution pensions (e.g. group personal pensions).
R1250	Guaranteed annuity rate take-up	Proportion of policyholders taking the guaranteed annuity rate which is in the money and where they are entitled the policy value either partly or fully in cash.
R1330	Expectation of life, male 50, no future improvements	Expectation of life for a male age 50 at the valuation date for deferred annuities. No allowance is to be made for improvements in mortality rates after the valuation date. For R1340-R1800 expectation of life is the 'complete' expectation of life, i.e. allowing for the exact period from the valuation date to the date of death. For items R1380-R1800 an undertaking should use whichever of individual or bulk business is more significant.
R1370	Expectation of life, male 50, with future improvements	Expectation of life for a male age 50 at the valuation date for deferred annuities including allowance for improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1410	Expectation of life, male 65, no future improvements	Expectation of life for a male age 65 at the valuation date for pension annuities. No allowance is to be made for improvements in mortality rates after the valuation date.
R1450	Expectation of life, male 65, with future improvements	Expectation of life for a male age 65 at the valuation date for pension annuities including allowance for improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1490	Expectation of life, male 80, no future improvements	Expectation of life for a male age 80 at the valuation date for pension annuities. No allowance is to be made for improvements in mortality rates after the valuation date.
R1530	Expectation of life, male 80, with future improvements	Expectation of life for a male age 80 at the valuation date for pension annuities including allowance for improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1570	Expectation of life, female 50, no future improvements	Expectation of life for a female age 50 at the valuation date for deferred annuities. No allowance is to be made for improvements in mortality rates after the valuation date.
R1610	Expectation of life, female 50, with future improvements	Expectation of life for a female age 50 at the valuation date for deferred annuities including allowance for

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		improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1650	Expectation of life, female 65, no future improvements	Expectation of life for a female age 65 at the valuation date for pension annuities. No allowance is to be made for improvements in mortality rates after the valuation date.
R1690	Expectation of life, female 65, with future improvements	Expectation of life for a female age 65 at the valuation date for pension annuities including allowance for improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1730	Expectation of life, female 80, no future improvements	Expectation of life for a female age 80 at the valuation date for pension annuities. No allowance is to be made for improvements in mortality rates after the valuation date.
R1770	Expectation of life, female 80, with future improvements	Expectation of life for a female age 80 at the valuation date for pension annuities including allowance for improvements in mortality rates after the valuation date as in the calculation of best estimate liabilities.
R1810	Renewal management unit cost – with-profits endowment	Per policy renewal management expense unit cost in the year following the valuation date for with-profits endowments.
R1850	Renewal management unit cost – unit-linked endowment	Per policy renewal management expense unit cost in the year following the valuation date for unit-linked endowments.
R1890	Renewal management unit cost – term assurance	Per policy renewal management expense unit cost in the year following the valuation date for term assurances.
R1930	Renewal management unit cost – investment bond	Per policy renewal management expense unit cost in the year following the valuation date for investment bonds.
R1970	Renewal management unit cost – with-profits individual pension	Per policy renewal management expense unit cost in the year following the valuation date for with-profits individual pensions.
R2010	Renewal management unit cost – unit-linked individual pension	Per policy renewal management expense unit cost in the year following the valuation date for unit-linked individual pensions.
R2050	Renewal management unit cost – annuity	Per policy renewal management expense unit cost in the year following the valuation date for pension annuities in payment.
R1290	Expense inflation after valuation date per annum	Annual rate of inflation applied to the expenses in R1820-R2080. Where the rate varies by year an undertaking should calculate the equivalent annual rate over ten years.
R2090	Aggregate renewal unit costs for year following valuation	The total amount of renewal management expenses implied for the year following the valuation date arising from the renewal management unit costs. Includes claims management expenses but excludes investment management expenses. This line is only required for subcategory 1 and comprises the entire business.
	Assumption sub categories	Assumption sub categories are used to ensure multiple lines for the same assumption can be identified. Three rows are provided for each assumption type.
C0010	Valuation year Y basis	Basis for calculating the best estimate liabilities as at the current valuation date (reference date).

C0020	Valuation year Y-1 basis	Basis for calculating the best estimate liabilities as at the previous valuation date.
C0030	Previous year Y-1 experience	Undertaking experience in year Y-1 where year Y is the valuation year.
C0040	Previous year Y-2 experience	Undertaking experience in year Y-2 where year Y is the valuation year.
C0050	Previous year Y-3 experience	Undertaking experience in year Y-3 where year Y is the valuation year.
C0060	Previous year Y-4 experience	Undertaking experience in year Y-4 where year Y is the valuation year.
C0070	Previous year Y-5 experience	Undertaking experience in year Y-5 where year Y is the valuation year
C0080	Underlying table	<p>Mortality / morbidity table, e.g. AM92. Where an undertaking uses a percentage of the table which varies by age an undertaking should append ‘adjusted’ to the table name, e.g. AM92 adjusted. An undertaking should show ‘reinsurer’ where the basis uses the reinsurer’s rates.</p> <p>For annuitant mortality tables (R0300-R0440) an undertaking should include the basis for future improvements. Where the CMI Mortality Projection Model is used for mortality improvements, provide a description consistent with latest guidance from the CMI, e.g. CMI_2018_G [L%; S=Sκ; A=A%]. Where an array of parameters is used in place of a single parameter, provide a single equivalent value where possible. Note changes to other Advanced parameters at a high level (without specifying equivalent values or full detail).</p>
C0090	Subcategory description	Description of subcategory, e.g. IFA, ex ABC Insurance, Brand X. Only required where there is more than one subcategory reported for the same assumption. Descriptions should be succinct and should not repeat the name of the current insurer.

Section IR.12.05 instructions.

IR.12.05 – with-profits value of bonus

General comments

Where the undertaking as a whole is a single with-profits fund the undertaking should complete IR.12.05.01, otherwise the undertaking should complete IRR.12.05.01 for each ring-fenced fund which is also a with-profits fund and for the remaining part where this is a with-profits fund.

Most with-profits funds are either ‘90–10’ (shareholder entitled to 10% of surplus) or ‘100–0’ (mutual or other funds where no shareholder entitlement).

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Where the shareholder is entitled to a share of surplus the value of bonus is entered in C0040[R0010–R0050]. For mutual or other funds where no shareholder entitlement the value of bonus is entered in C0030[R0010–R0050].

	ITEM	INSTRUCTIONS
R0010/C0030, R0010/C0040	Bonuses added at date of claim	Value of additions to nominal amount of benefit at date of claim, e.g. ‘interim bonus’, ‘terminal / final bonus’.
R0020/C0030, R0020/C0040	Clawback of past bonuses at date of claim	Market value reductions to the extent these are clawbacks of previous bonus additions or bonus added at date of claim included in R0010/C0030. Shown as a negative amount.
R0030/C0030, R0030/C0040	Cash bonuses	Amounts paid directly to policyholders as a result of distribution of profits following the year end valuation.
R0040/C0030, R0040/C0040	Reversionary bonuses	Discounted value of additions to guaranteed benefits as a result of distribution of profits following the year end valuation. Reversionary bonuses are also known as annual bonuses.
R0050/C0030, R0050/C0040	Other bonuses	Other distributions to with-profits policyholders.
R0060/C0030, R0060/C0040	Total distribution of profits as discretionary benefits	Formula – $R0060/C0030 = \text{SUM} [R0010;R0050]/C0030$, $R0060/C0040 = \text{SUM} ([R0010;R0050]/C0040)$, $R0060/C0050 = \text{SUM} ([R0010;R0050]C0050)$
R0080/C0050	Shareholder proportion (bonuses)	Shareholder proportion of profits distributed as discretionary benefits where eligible to participate, e.g. 10.00%.
R0090/C0050	Shareholder transfer accruing during the financial year	Formula – $R0090/C0050 = R0060/C0040 * R0080/C0050 / (1 - R0080/C0050)$ Shareholder transfer in respect of distribution of profits as discretionary benefits is derived from the value of these discretionary benefits.
R0100/C0050	Amount brought forward	Total shareholder transfers deferred from previous years, for example due to restrictions relating to capital position of the fund.
R0110/C0050	Amount transferred	Amount transferred to shareholders– the maximum is $R0090/C0050 + R0100/C0050$.
R0120/C0050	Amount carried forward	Formula– $R0120/C0050 = R0090/C0050 + R0100/C0050 - R0110/C0050$ Total shareholder transfers deferred to future years, for example due to restrictions relating to capital position of the fund.

Section IR.12.06 instructions.

IR.12.06.01 – with-profits liabilities and assets**General comments**

Where the undertaking as a whole is a single with-profits fund the undertaking must complete IR.12.06.01, otherwise the undertaking must complete IRR.12.06.01 for each ring-fenced fund which is also a with-profits fund and for the remaining part where this is a with-profits fund.

	ITEM	INSTRUCTIONS
R0010/C0030	With-profits benefits reserve	With-profits benefits reserve for all policies, whether calculated retrospectively or prospectively excluding Holloway sickness policies. This item corresponds to with-profits policy liabilities (other than future policy-related liabilities).
R0020/C0030	Asset shares where applicable	With-profits benefits reserve for policies where this is calculated retrospectively.
R0050/C0030	Prospective reserve where asset shares not applicable	With-profits benefits reserve for policies where this is calculated prospectively.
R0030/C0030	Total past miscellaneous surplus included in WPBR	Total past miscellaneous surplus included in the with-profits benefits reserve (WPBR) which is permanent. Provisional allocations should be excluded.
R0040/C0030	Miscellaneous surplus added at valuation date included in WPBR	Miscellaneous surplus added at the valuation date included in the with-profits benefit reserve (WPBR) which is permanent. Provisional allocations should be excluded.
R0070/C0030	Future costs of contractual guarantees	Expected cost of paying excess claim amounts due to the guaranteed benefits exceeding the with-profits benefit reserve at the date of claim. Future cost of guarantees cannot be negative. Examples are guaranteed sums assured and bonuses on maturity or retirement, guarantees at a point in time and guaranteed minimum bonus rates, but exclude cost of financial options. With-profits benefits reserve is after allowing for past deductions for guarantees, options, smoothing and other costs.
R0080/C0030	Future costs of non-contractual commitments	Future costs in addition to R0070/C0030, where the undertaking expects to pay further amounts to meet non-contractual commitments including liabilities arising from the regulatory duty for undertakings to treat customers fairly. This includes amounts such as a mortgage endowment promise and excludes any requirement to distribute the estate in a closed fund.
R0090/C0030	Future costs of financial options	Future costs of financial options such as guaranteed annuity rates and cash option rates.
R0100/C0030	Future costs of smoothing	The present value of the difference between projected claims and the projected with-profits benefit reserve after enhancements, other than payouts on guarantees. Future costs of smoothing can be negative.

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R0110/ C0030	Financing costs	Future liabilities to repay financing costs to the extent that adequate provision has not been made elsewhere in the liabilities.
R0120/ C0030	Other with-profits insurance liabilities	Any other liabilities arising from or in connection with with-profits contracts to the extent that adequate provision has not been made elsewhere in the best estimate liabilities, but excluding items which are not part of technical provisions.
R0130/ C0030	Planned deductions for guarantees, options and smoothing	Expected future charges from the with-profits benefits reserve to cover the costs of guarantees, options or smoothing.
R0140/ C0030	Planned deductions for other costs	Expected future charges from the with-profits benefits reserve excluding those in item R0130/C0030.
R0060/C0030	Future policy related liabilities	Calculated as $SUM ([R0070-R0120]/C0030) - (R0130/C0030) - (R0140/C0030)$
R0150/C0030	Total with-profits best estimate liabilities	Sum of with-profits benefits reserve and future policy related liabilities. Amounts should correspond to S.12.01.01 R0030 C0020 + C0110.
R0160/C0030	Overall investment return post investment costs but pre-tax	If the undertaking identifies a portfolio of assets to back asset shares the returns must be based on these assets. If there are several asset share portfolios the returns in R0160/C0030 - R0180/C0030 must be based on the largest. Entered as a percentage to 2 decimal points, e.g. 4.25%.
R0170/C0030	Investment return allocated to non -taxable 'asset shares'	Investment return allocated to non- taxable (e.g. pensions) business. Entered as a percentage to 2 decimal points, e.g. 4.25%.
R0180/C0030	Investment return allocated to taxable 'asset shares'	Investment return allocated to taxable (e.g. endowment) business. Entered as a percentage to 2 decimal points, e.g. 3.95%.
R0190/C0030	Miscellaneous surplus adjustment to investment return	Adjustment to investment return in valuation year to distribute miscellaneous surplus. If this varies by product the return shown must be based on the largest class. Entered as a percentage to 2 decimal points, e.g. 0.50%.
R0200/C0030	WPBR assets – government bonds	Government bonds (CIC code 1) backing the with-profits benefits reserve R0010/C0030. For the purpose of R0200/C0030 - R0240/C0030 and R0260/C0030 - R0300/C0030 any investment fund assets (CIC code 4) should be allocated to the underlying asset type.
R0210/C0030	WPBR assets – corporate bonds	Corporate bonds (CIC code 2) backing asset shares (R0010/C0030)
R0220/C0030	WPBR assets – equity	Equity (CIC code 3) backing WPBR (R0010/C0030)
R0230/C0030	WPBR assets – property	Property (CIC code 9) backing WPBR (R0010/C0030)
R0240/C0030	WPBR assets - cash	Cash (CIC code 7) backing WPBR (R0010/C0030)
R0250/C0030	Asset share assets – other	Calculated as $WPBR (R0010/C0030) \text{ less assets in } [R0200- R0240]/C0030$
R0260/C0030	FPRL assets – government bonds	Government bonds (CIC code 1) backing FPRL (R0060/C0030)

R0270/C0030	FPRL assets – corporate bonds	Corporate bonds (CIC code 2) backing FPRL (R0150/C0030)
R0280/C0030	FPRL assets – equity	Equity (CIC code 3) backing FPRL (R0150/C0030)
R0290/C0030	FPRL assets – property	Property (CIC code 9) backing FPRL (R0150/C0030)
R0300/C0030	FPRL asset – cash	Cash (CIC code 7) backing FPRL (R0150/C0030)
R0310/C0030	FPRL assets - other	Calculated as FPRL (R0060/C0030) less assets in [R0260–R0300]/C0030

Section IR.14.01 instructions.**IR.14.01 – Life obligations analysis****General comments**

This section relates to annual submission of information for individual entities and third country branches.

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non-life contracts (which are also analysed in IR.16.01). All insurance contracts must be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product must be reported in different rows, using different ID codes.

Third country branches should read any reference to “technical provisions” as the provisions for insurance and reinsurance obligations referred to in the Insurance Companies Regulations.

Where an undertaking shows the number of contracts in C0040 and C0050 the GFSC expects an undertaking to count multiple policies issued as part of the same premium, identifiable increments and rider benefits as being a single contract. Where an undertaking reports unbundled products across multiple rows and using different Product ID codes log instructions for C0040 and C0050 are directly applicable.

For scheme contracts which cover multiple lives and where the insurer is providing protection or annuity benefits defined at member level the number of contracts to be reported in C0040 and C0050 is the number of members of the scheme. For corporate pensions the number of contracts is the number of schemes.

An undertaking should use an approximation to apportion between product codes where parts of the technical provisions are calculated for a combination of products (e.g. with-profits guarantee costs) or if there is uncertainty as to which product code applies.

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	ITEM	INSTRUCTIONS
Portfolio		
C0001	Line identification	Each row of data is required to have a unique numerical reference.
C0010	Product ID code	<p>An undertaking should use the three digit product codes listed in the Appendix.</p> <p>In the cases where the same product is reported in more than one row the content of C0010 should follow the specific pattern–</p> <p>{ID code of product}/+/{name/number of version}. For example 'AB222/+3'. Where individual or corporate pensions are written as part of a Master Trust these should be shown as a separate row with a product ID code such as '212/+Master Trust'. In this example the remainder for the product code may be shown as '212'.</p>
C0020	Fund number	<p>Applicable to products that are part of ring fenced funds or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and must not be reused for other funds.</p> <p>The number must be used consistently across all templates, where relevant, to identify the fund.</p>
C0030	Line of Business	<p>Line of business as defined in Schedule 1 to the Solvency 2 Technical Standards. The following closed list must be used–</p> <ul style="list-style-type: none"> 29 – Health insurance 30 – Insurance with profit participation 31 – Index–linked and unit–linked insurance 32 – Other life insurance 33 – Annuities stemming from non–life insurance contracts and relating to health insurance obligations 34 – Annuities stemming from non–life insurance contracts and relating to insurance obligations other than health insurance obligations 35 – Health reinsurance 36 – Life reinsurance
C0040	Number of contracts at the end of the year	<p>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholder (no premium paid) the contract must be reported anyway unless the contract is cancelled.</p> <p>For annuities stemming from non–life use the number of annuities obligations.</p>

		For products which are unbundled in more than one row, please report the number of contracts in all rows reported.
C0050	Number of new contracts during year	Number of new contracts during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040. For annuities stemming from non-life use the number of annuities obligations.
C0060	Total amount of Written premiums	Total amount of gross written premiums. For annuities stemming from non-life this cell is not applicable.
C0070	Total amount of claims paid during year	Total amount of gross claims paid during the year, including claims management expenses.
C0080	Country	Country ISO 3166-1 alpha-2 code or list of codes according to the following instructions– (a) ISO 3166-1 alpha-2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product. (b) If reinsurance it must refer to the country of the cedent undertaking. (c) For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166-1 alpha-2 Codes of the countries concerned.
C0180	Best Estimate and Technical Provisions as a whole	Amount of gross best estimate and Technical Provisions as a whole.
C0190	Capital at risk	The capital at risk, as defined in the Solvency 2 Technical Standards. For annuities stemming from non-life contracts this cell must be filled in with zero unless the annuities have positive risk.

Appendix

List of insurance product reporting codes

This appendix sets out how the GFSC expects an undertaking to derive the data item ‘product ID code’ C0010 in template IR.14.01 as a 3 character string.

GFSC Solvency II product codes	Description
Savings and investments	
100	Whole of life OB CWP

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101	Whole of life OB UWP
102	Whole of life OB UL
104	Whole of life OB NP
105	Whole of life IB CWP
106	Whole of life IB NP
111	Single premium bond UWP
112	Single premium bond UL
113	Single premium bond IL
114	Single premium bond NP
120	Endowment OB CWP
121	Endowment OB UWP
122	Endowment OB UL
124	Endowment OB NP
125	Endowment IB CWP
126	Endowment IB NP
131	Investment only reinsurance UWP
132	Investment only reinsurance UL
Individual pensions	
200	Individual defined contribution pensions CWP
201	Individual defined contribution pensions UWP
202	Individual defined contribution pensions UL
204	Individual defined contribution pensions NP
210	Workplace defined contribution pensions CWP
211	Workplace defined contribution pensions UWP
212	Workplace defined contribution pensions UL
214	Workplace defined contribution pensions NP
221	Income drawdown UWP
222	Income drawdown UL
224	Income drawdown NP
231	Individual pensions investment only reinsurance UWP
232	Individual pensions investment only reinsurance UL
Corporate pensions	
300	Corporate defined benefit pensions CWP
301	Corporate defined benefit pensions UWP
302	Corporate defined benefit pensions UL
304	Corporate defined benefit pensions NP
310	Corporate defined contribution pensions WP
311	Corporate defined contribution pensions UWP
312	Corporate defined contribution pensions UL
314	Corporate defined contribution pensions NP
321	Corporate pensions investment only reinsurance UWP
322	Corporate pensions investment only reinsurance UL

Protection	
404	Level term regular premium
414	Level term single premium
424	Decreasing term regular premium
434	Decreasing term single premium
444	Accelerated critical illness (guaranteed premiums)
454	Accelerated critical illness (reviewable premiums)
464	Stand-alone critical illness (guaranteed premiums)
474	Stand-alone critical illness (reviewable premiums)
480	Income protection CWP
481	Income protection Holloway accounts UWP
494	Income protection (guaranteed premiums)
504	Income protection (reviewable premiums)
514	Income protection single premium
524	Income protection claims in payment
534	Group life
544	Group death in service dependants' annuities
554	Collective life
564	Group income protection
574	Group income protection claims in payment
584	Group critical illness
594	Risk premium mortality reinsurance
604	Risk premium critical illness reinsurance
614	Risk premium income protection reinsurance
620	Miscellaneous protection CWP
621	Miscellaneous protection UWP
622	Miscellaneous protection UL
624	Miscellaneous protection NP
Annuities	
700	Purchased life annuity WP
704	Purchased life annuity NP
710	Individual deferred annuity WP
714	Individual deferred annuity NP
720	Individual pension annuity WP
722	Individual pension annuity UL
724	Individual pension annuity NP
734	Individual enhanced pension annuity NP
740	Bulk purchase deferred annuity WP
744	Bulk purchase deferred annuity NP
754	Bulk purchase pension annuity NP
764	Purchased temporary annuity NP
774	Pension temporary annuity NP
784	Annuity stemming from non-life
794	Longevity swap accepted

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Section IR.16.01 instructions.

IR.16.01 – Non-life annuities information

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template must not be reported for any accepted reinsurance business.

This template must be reported only for annuities formally settled stemming from non-life contracts and relating to health insurance obligations and relating to insurance obligations other than health insurance obligations.

For the purpose of this template ‘allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).

An undertaking is required to report data on an accident year or underwriting year basis according to how the business is managed. An undertaking must report each line of business (and where applicable each currency within a line of business) by accident year or each line of business (and where applicable each currency within a line of business) by underwriting year. An undertaking is not to report some lines of business by accident year and some by underwriting year.

This template must be reported by non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, originating the annuity and by currency, considering the following specifications–

- (1) If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3% of the total best estimate for all annuity claims provisions the information must be reported with the following split by currencies in addition to the total for the line of business–
 - (a) Amounts for any currency that represents more than 25% of the best estimate for the annuity claims provisions on a discounted basis from that non-life line of business; or
 - (b) Amounts for any currency that represents less than 25% of the best estimate for the annuity claims provisions (discounted basis) from that non-life line

of business but more than 5% of total best estimate for all annuity claims provisions.

- (2) If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents less than 3% of the total best estimate for all annuity claims provisions no currency split is required, only the total for the line of business must be reported;
- (3) the information must be reported in the original currency of the contracts unless otherwise specified.

As already specified above this template is interlinked with the non-life template IR.19.01. The sum of technical provisions in templates IR.16.01 and IR.19.01 for one non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, represents the total claims best estimate originating from this line of business (also refer log to template IR.19.01). Historical data are required for information with reference to claims paid and RBNS claims amounts. For claims provisions, historical data starting from the undertaking's first reporting reference date on or after 31 December 2024 are required.

All or part of an obligation moves from IR.19.01 into IR.16.01, when both of the below conditions are met–

- (a) All or part of the obligation has been formally settled as an annuity; and
- (b) a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Year N is the reporting year.

	ITEM	INSTRUCTIONS
Z0010	The related non-life line of business	<p>Name of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.</p> <p>The origin of the liability (medical expense, income protection, workers' comp, motor liability etc.). All the figures in the template are stemming from the related line of business.</p> <p>The following close list must be used–</p> <ul style="list-style-type: none"> 1 – Medical expense insurance 2 – Income protection insurance 3 – Workers' compensation insurance 4 – Motor vehicle liability insurance 5 – Other motor insurance 6 – Marine, aviation and transport insurance

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		<p>7 – Fire and other damage to property insurance</p> <p>8 – General liability insurance</p> <p>9 – Credit and suretyship insurance</p> <p>10 – Legal expenses insurance</p> <p>11 – Assistance insurance</p> <p>12 – Miscellaneous financial loss insurance</p>
Z0020	Accident year/Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development.</p> <p>The following close list must be used–</p> <p>1 — Accident year</p> <p>2 — Underwriting year</p>
Z0030	Currency	<p>Identify the ISO 4217 alphabetic code of the settlement currency of the obligation. All amounts, not reported by currency, are reported in the undertaking's reporting currency.</p> <p>This item must be filled in with 'Total' when reporting the total for the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.</p>
Z0040	Currency conversion	<p>Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list must be used–</p> <p>1 — Original currency</p> <p>2 — Reporting currency</p> <p>Only applicable when reporting by currency.</p>
	Information on year N–	
C0010 / R0010	The average interest rate	The average interest rate used in percentage (as a decimal) for the end of year N
C0010 / R0020	The average duration of the obligations	Average duration in years on total obligations basis for the end of the year N
C0010 / R0030	The weighted average age of the beneficiaries	<p>The weight must be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations.</p> <p>The beneficiary is the person to whom the payments are reverting to, following the occurrence of a claim (that affects the insured person) which originates this type of payment.</p> <p>Information should be considered gross of reinsurance.</p>
	Annuities information–	
C0013/R0040– R0190	RBNS prior to claim being designated a non-life annuity claim	The reported but not settled (RBNS) amount for the claim at the last quarter-end when the claim was allocated to the line of business reported in Z0010 (i.e. the last quarter end prior to the claim being designated a non-life annuity claim.

		<p>E.g. suppose an undertaking has a 31 December year-end and the undertaking designated a non-life claim to be a non-life annuity claim on 29 August in a particular calendar year, the RBNS amount for this is to be the RBNS at 30 June in that calendar year.</p> <p>This RBNS amount is to include ‘allocated loss adjustment expenses’.</p>
C0014/R0040–R0190	Lump sum paid when claim was designated a non-life annuity claim	Amount of any lump sum that the undertaking paid or agreed to pay on the date when the claim was designated a non-life annuity claim.
C0015/R0040–R0190	Undiscounted claims provisions established when claim was designated a non-life annuity claim	<p>The undiscounted claims provision established on the date that the claim was designated a non-life annuity claim.</p> <p>This amount is to include any provision for ‘allocated loss adjustment expenses’.</p>
C0016/R0040–R0190	Best Estimate (discounted basis) when claim was designated a non-life annuity claim	The discounted amount of the provision reported in column C0015
C0017/R0040–R0190	Amounts paid from when claim was designated a non-life annuity claim until start of year N	<p>The amount paid between the date when the claim was designated a non-life annuity claim and the start of year N.</p> <p>This amount includes annuity benefit payments and ‘allocated loss adjustment expenses’.</p>
C0020/R0040–R0190	Undiscounted annuity claims provisions at the start of year N	Amount of annuity claims best estimate stemming from non-life insurance obligations at beginning of year N.
C0030/R0040–R0190	Undiscounted annuity claims provisions set up during year N	<p>Total amount of annuity claims provisions stemming from non-life insurance obligations set up during year N as at the moment they were first set up (ie, where assumptions used were for the first time based on life techniques)</p> <p>This is a part of technical provisions set up during year N (Net movements between new reserves during year N/release of reserves during year N).</p>
C0040/R0040–R0190	Annuity payments paid during year N	Total amount of annuity payments stemming from non-life insurance obligations made during the calendar year N.
C0050/R0040–R0190	Undiscounted annuity claims provisions at the end of year N	Total amount of annuity claims provisions stemming from non-life insurance obligations at end of year N.
C0060/R0040–R0190	Number of annuities obligations at the end of year N	Number of non-life insurance annuity obligations.
C0070/R0040–R0190	Best Estimate for annuity claims provisions at the end of year N (discounted basis)	<p>Best estimate covering annuities stemming from non-life insurance obligations at the end of calendar year N.</p> <p>Information should be considered gross of reinsurance.</p>

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C0020– C0070/R0200	Total	Total amount for all accident/underwriting years. R0200 is the total of R0040 to R0900.
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Section IR.16.02 instructions.

IR.16.02 – Non-life annuities projection of future cash flows

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template must include information only in relation to the best estimates. The cash flows to be reported in columns C0130 through to C0160 are gross of reinsurance and undiscounted. The future cash flows relate to annuities stemming from non-life insurance contracts only. These cash flows are to not include annuities stemming from non-life accepted reinsurance contracts.

Cash-flow projections such as central scenarios can be used as no perfect reconciliation with Best Estimate calculation is required.

All cash flows expressed in different currencies must be considered and converted in the reporting currency using the exchange rate at the reporting date.

	ITEM	INSTRUCTIONS
C0130/R0010– R0340	Future cash flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash out-flows — Future benefits	From R0010 to R0330– Amount of undiscounted cash flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50. R0340 is the total of R0010 to R0330. The cash flows are the ones stemming from Future benefits regarding Annuities stemming from non-life contracts relating to insurance obligations. Cash out flows from non-life insurance contracts that will change to Annuities but are not yet formally settled as Annuities must not be included.
C0140/R0010– R0340	Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash out–	From R0010 to R0330– Amount of undiscounted cash flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.

	flows — Future expenses and other cash out-flows	<p>R0340 is the total of R0010 to R0330.</p> <p>The cash flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding Annuities stemming from non-life contracts relating to insurance obligations.</p> <p>Cash out-flows from non-life insurance contracts that are not yet settled as Annuities and will change to Annuities and dealt with within the same company must not be included.</p>
C0150/R0010–R0340	Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash in-flows — Future premiums	<p>From R0010 to R0330– Amount of undiscounted cash flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.</p> <p>R0340 is the total of R0010 to R0330.</p> <p>The cash flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums, regarding Annuities stemming from non-life contracts relating to insurance obligations.</p> <p>Cash out-flows from non-life insurance contracts that are not yet settled as Annuities and will change to Annuities must not be included.</p>
C0160/R0010–R0340	Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash in-flows — Other cash in-flows	<p>From R0010 to R0330– Amount of undiscounted cash flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.</p> <p>R0340 is the total of R0010 to R0330.</p> <p>The cash flows are the ones not included in Future premiums and not including investment returns, regarding Annuities stemming from non-life contracts relating to insurance obligations.</p> <p>Cash out flows from non-life insurance contracts that are not yet settled as Annuities and will change to Annuities must not be included.</p>
C0165/R0010–R0340	Annuities stemming from non-life insurance contracts - Total recoverable from	From R0010 to R0330– Amount of undiscounted future cash flows estimated for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated

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	reinsurance - (after the adjustment)	<p>for the interval of years 41 to 50 and aggregated for all the years after year 50.</p> <p>R0340 is the total of R0010 to R0330.</p> <p>The future cash flows relate to annuities stemming from non-life insurance contracts. These cash flows are to not include annuities stemming from non-life accepted reinsurance contracts.</p> <p>The future cash flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount must be reported net of adjustment for counterparty default risk.</p>
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Section IR.17.01 instructions.

IR.17.01 – Non-life technical provisions

General comments

This section relates to quarterly and annual submission of information for individual entities, third country branches, ring-fenced funds, matching adjustment portfolios and remaining part.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of the Solvency 2 Technical Standards. In addition, Article 59 of the Solvency 2 Technical Standards may be applied to calculate the risk margin during the financial year.

Third country branches should read any reference to ‘technical provisions’ as the provisions for insurance and reinsurance obligations referred to in the Insurance Companies Regulations.

Line of Business for non-life obligations– The lines of business, referred to in Schedule 1 to the Solvency 2 Technical Standards, referred to direct business/accepted proportional reinsurance and accepted non-proportional reinsurance. The segmentation must reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

Health direct insurance business pursued on a non-similar technical basis to life insurance must be segmented into Non-Life line of business 1 to 3.

Accepted proportional reinsurance must be considered together with the direct business in the C0020 to C0130.

The information to be reported between R0060 and R0280 must be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied.

For the purpose of this template ‘allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).

	ITEM	INSTRUCTIONS
Z0020	Ring-Fenced Fund/Matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	Identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0020 to C0170/R0060	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted business.
C0180/R0060	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.
C0020 to C0130/R0070	Best Estimate of Premium provisions, Gross — direct business	The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
C0180/R0070	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total direct business	The total amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0080	Best Estimate of Premium provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
C0180/R0080	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, for the accepted proportional reinsurance business, gross

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	accepted proportional reinsurance business	of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0090	Best Estimate of Premium provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards
C0180/R0090	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted non proportional reinsurance business	The total amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0100	Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business	Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
C0180/R0100	Total Non–Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0110	Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards regarding direct and accepted reinsurance business.
C0180/R0110	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0120	Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0120	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions.

	SPV before adjustment for expected losses	
C0020 to C0170/R0130	Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0130	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0140	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted reinsurance business.
C0180/R0140	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions — Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
C0180/R0150	Total Non–Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
C0020 to C0170/R0160	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted business.
C0180/R0160	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0170	Best Estimate of Claims Provisions, Gross — direct business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business.

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C0180/R0170	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total direct business	The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0180	Best Estimate of Claims Provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding accepted proportional reinsurance.
C0180/R0180	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business	The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0190	Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding accepted non proportional reinsurance.
C0180/R0190	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0200	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default	Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0200	Total Non–Life obligations, Best estimate of Claims Provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV, and Finite before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0210	Best Estimate of Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0210	Total Non–Life obligations, Best estimate of Claims provisions, Total Recoverables	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment

	from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0220	Best Estimate of Claims provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0220	Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0230	Best Estimate of Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for claims provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted reinsurance business.
C0180/R0230	Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverables from Finite Reinsurance before adjustment for expected losses	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0240	Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0250	Net best estimate of Claims provisions — Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0250	Total Non-Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.

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C0020 to C0170/R0260	Total best estimate, Gross — Direct and accepted reinsurance business	The amount of Total gross best estimate (sum of the Premium Provision and Claims Provisions), for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0260	Total Non-Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0270	Total best estimate, Net — Direct and accepted reinsurance business	The amount of Total net best estimate (sum of the Premium Provision and Claims Provisions), for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0270	Total Non-Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	This item does not apply to third country branches. The amount of risk margin, as required by regulation 67(4) of the Insurance Companies Regulations. The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted reinsurance business.
C0180/R0280	Total Non-Life obligations, Total risk margin	This item does not apply to third country branches. The total amount of risk margin, as required by regulation 67(4) of the Insurance Companies Regulations.
<i>Technical provisions — Total</i>		
C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0320	Total Non-Life obligations, Technical Provision — total	The total amount of gross technical provisions regarding direct and accepted reinsurance business.
C0020 to C0170/R0330	Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0330	Total Non-Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.

	and accepted reinsurance business	
C0020 to C0170/R0340	Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance — Direct and accepted reinsurance business	The total amount of net technical provisions, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct and accepted reinsurance business.
C0180/R0340	Total Non-Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business.
C0020 to C0170/R0370	Best estimate Premium Provisions, Cash out-flows, future benefits and claims and allocated loss adjustment expenses	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future benefits and claims and allocated loss adjustment expenses (ALAE) used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0370	Best estimate Premium Provisions, Cash out-flows, future benefits and claims and allocated loss adjustment expenses — Total	The total amount of cash flows for future benefits and claims and allocated loss adjustment expenses used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0380	Best estimate Premium Provisions, Cash out-flows, future expenses that are not ALAE and other cash-out flows	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses that are not allocated loss adjustment expenses and other cash out-flows used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0380	Best estimate Premium Provisions, Cash out-flows, future expenses that are not ALAE and other cash-out flows — Total	The total amount of future expenses that are not allocated loss adjustment expenses and other cash-out flows used to determine the gross best estimate of premium provisions.

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C0020 to C0170/R0390	Best estimate Premium Provisions, Cash in-flows, future premiums	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash flow projection, it is required to report the average scenario.
C0180/R0390	Best estimate Premium Provisions, Cash in-flows, future premiums — Total	The total amount of future premiums used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0400	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for other cash in-flows, including recoverables from salvages and subrogations, used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0400	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. recoverables from salvages and subrogations) — Total	The total amount of Other cash-in flows, (including recoverables from salvages and subrogations,) used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0410	Best estimate Claims Provisions, Cash out-flows, future benefits and claims and allocated loss adjustment expenses	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims, and allocated loss adjustment expenses (ALAE) used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0410	Best estimate Claims Provisions, Cash out-flows, future benefits and claims and allocated loss adjustment expenses — Total	The total amount of Claims Provisions, Cash out-flows, future benefits and claims, and allocated loss adjustment expenses used to determine the gross best estimate of claims provisions.

C0020 to C0170/R0420	Best estimate Claims Provisions, Cash out-flows, future expenses that are not ALAE and other cash-out flows	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses that are not allocated loss adjustment expenses and other cash out-flows used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0420	Best estimate Claims Provisions, Cash out-flows, future expenses that are not ALAE and other cash-out flows — Total	The total amount of Claims Provisions, Cash out-flows, future expenses that are not allocated loss adjustment expenses and other cash-out flows used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0430	Best estimate Claims Provisions, Cash in-flows, future premiums	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0430	Best estimate Claims Provisions, Cash in-flows, future premiums — Total	The total amount of Claims Provisions, cash in-flows, future premiums used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0440	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations)	The amount of split, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0440	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations) — Total	The total amount of Claims Provisions, cash in-flows, Other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of claims provisions.

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C0020 to C0170/R0460	Best estimate subject to transitional of the interest rate	This item does not apply to third country branches. Amount of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
C0180/R0460	Best estimate subject to transitional of the interest rate — Total Non–Life obligation	This item does not apply to third country branches. Total amount, for all non-life lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure.
C0020 to C0170/R0470	Technical provisions without transitional of the interest rate	Amount of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item must reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0180/R0470	Technical provisions without transitional of the interest rate — Total Non–Life obligation	Total amount, for all non-life lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item must reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0020 to C0170/R0480	Best estimate subject to volatility adjustment	Amount of best estimate reported in R0260 subject to volatility adjustment, for each Line of Business.
C0180/R0480	Best estimate subject to volatility adjustment — Total Non–Life obligation	Total amount, for all non-life lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, of the best estimate reported in R0260 subject to volatility adjustment.
C0020 to C0170/R0490	Technical provisions without volatility adjustment and without transitional on interest rate	Amount of Technical provisions without volatility adjustment, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards. In the cases where the same best estimates were also subject to the transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item must reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.

C0180/R0490	Technical provisions without volatility adjustment and without transitional on interest rate — Total Non-Life obligation	Total amount, for all non-life lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, of technical provisions without volatility adjustment. In the cases where the same best estimates were also subject to the transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item must reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.
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Section IR.17.03 instructions.

IR.17.03 – Non-life best estimate liabilities by country

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

Third country branches should read any reference to ‘technical provisions’ as the provisions for insurance and reinsurance obligations referred to in the Insurance Companies Regulations.

Line of Business for non-life obligations– The lines of business, referred to in Schedule 1 to the Solvency 2 Technical Standards, related to direct business. The segmentation must reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

Health direct insurance business pursued on a non-similar technical basis to life insurance must be segmented into non-life lines of business 1 to 3.

Individual entities and third country branches must report for all countries except countries other than the home country where the gross best estimate liabilities for that country are less than £500m.

The following criteria for the classification by country must be used–

- (a) For direct insurance business information must be reported by country where the contract was entered into;

For the purposes of this template “country where the contract was entered into” means–

- (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;

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- (b) The country where the branch is located (host country) when the contract was sold through a branch;
- (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- (d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
Z0010	Country	Identify the ISO 3166–1 alpha–2 code of the country being reported.
C0020 to C0130/R0260	Total best estimate, Gross — insurance (direct) business	The amount of Total gross best estimate, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, regarding insurance (direct) business.

Section IR.18.01 instructions.

IR.18.01 – Basic information

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template applies only to Best Estimate and the following must be considered—

- (a) All cash flows expressed in different currencies must be considered and converted in the reporting currency using the exchange rate at the reporting date;
- (b) The cash flows must be reported gross of reinsurance and undiscounted;

For the purpose of this template ‘allocated loss adjustment expenses (ALAE)’ means— the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).

	ITEM	INSTRUCTIONS
C0010/R0010 to R0320	Best Estimate Premium Provision — Gross cash out-flows — Future Benefits	From R0010 to R0310– Amounts of all the expected payments to policyholders and beneficiaries as defined regulation 73 of the Insurance Companies Regulations plus ‘allocated loss adjustment expenses’, referred to the whole portfolio of non–life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0020/R0010 to R0320	Best Estimate Premium Provision — Gross cash out-flows — Future expenses and other cash–out flows	From R0010 to R0310– Amount of expenses, excluding ‘allocated loss adjustment expenses’, that will be incurred in servicing insurance and reinsurance obligations as defined in regulation 73 of the Insurance Companies Regulations and in Article 31 of Solvency 2 Technical Standards and other cash–out flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non–life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0030/R0010 to R0320	Best Estimate Premium Provision — Gross cash in-flows — Future Premiums	From R0010 to R0310– Amounts of all the future premiums stemming from existing policies, excluding the past–due premiums, referred to the whole portfolio of non–life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0040/R0010 to R0320	Best Estimate Premium Provision — Gross cash in-flows — Other cash–in flows	From R0010 to R0310– Amount of recoverables from salvages and subrogations and other cash–in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non–life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0045/R0010 to R0320	Best Estimate Premium Provision -recoverable from reinsurance (after the adjustment)	From R0010 to R0310– Amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash flows in the best estimate premium provision undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount must be reported net of adjustment for counterparty default risk.

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		R0320 is the total of R0010 to R0310.
C0050/R0010 to R0320	Best Estimate Claims Provision — Gross cash out-flows — Future Benefits	From R0010 to R0310– Amounts of all the expected payments to policyholders and beneficiaries as defined in regulation 73 of the Insurance Companies Regulations plus ‘allocated loss adjustment expenses’, referred to the whole portfolio of non-life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0060/R0010 to R0320	Best Estimate Claims Provision — Gross cash out-flows — Future Expenses and other cash-out flows	Amount of expenses, excluding ‘allocated loss adjustment expenses’, that will be incurred in servicing insurance and reinsurance obligations as defined in regulation 73 of the Insurance Companies Regulations and other cash-flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0070/R0010 to R0320	Best Estimate Claims Provision — Gross cash in-flows — Future premiums	From R0010 to R0310– Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0080/R0010 to R0320	Best Estimate Claims Provision — Gross cash in-flows — Other cash-in flows	From R0010 to R0310– Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310.
C0085/R0010 to R0320	Best Estimate Claims Provision -recoverable from reinsurance (after the adjustment)	From R0010 to R0310– Amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash flows in the best estimate claims provision undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount must be reported net of adjustment for counterparty default risk. R0320 is the total of R0010 to R0310.

<p>C0090/R0010 to R0320</p>	<p>Total recoverable from reinsurance (after the adjustment)</p>	<p>From R0010 to R0310– Total amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after.</p> <p>The future cash flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re in the premium provision and claims provision combined, including ceded intra group reinsurance, including future reinsurance premiums. Amount must be reported net of adjustment for counterparty default risk.</p> <p>R0320 is the total of R0010 to R0310.</p>
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Section IR.18.02 instructions.

IR.18.02 – Non-life liability projection of future cash flows

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

Purpose

The purpose of this template is for insurance and reinsurance undertakings to report best estimate cash-flows relating to latent claim and other specified types of claim obligations of non-life business. The template provides information on the type and materiality of a undertaking’s obligations for these claims.

In this template–

- (a) The sum of Solvency II gross best estimate cash-flows are reported by cash-flow type and by specified claim type.
- (b) Historical cash-flows are reported by specified claim type in order to give context to the sum of the gross best estimate cash-flows.
- (c) Gross discounted best estimate cash-flows are reported in order to provide an indication of the impact of discounting on the obligations included in the template.
- (d) Mean term of cash flows are reported in order to provide an indication of the term of the latent claim and injury claims included in the template.
- (e) Number of reported outstanding claims from direct insurance business (i.e. not accepted reinsurance) are reported in order to provide an indication of the number of RBNS claims reported on template IR.20.01 that are included in this template.

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(f) The above information for Employers' Liability is reported in order to provide an indication of a undertaking's future outgo for this compulsory class of insurance.

(g) Narrative information is reported for specified claim types.

Types of cash flows to be reported in columns

Throughout these instructions, 'gross' means gross of reinsurance unless otherwise stated.

Type of cash flow		Column
Solvency II claim provision gross cash-flows from the reporting reference date	Sum of undiscounted cash out-flows	Future benefits and claims C0050
		Future allocated loss adjustment expenses C0060
	Sum of discounted cash out-flows	C0150
	Sum of discounted cash in-flows	C0170
Historical gross cash-flows	Benefits & claims and claims management expenses assignable to individual claims cash out-flows	In year N (the 12 months preceding the reference date) C0210
		In year N-1 (the 12 months preceding the start of year N) C0220
		In year N-2 (the 12 months preceding the start of year N-1) C0230

Sum of undiscounted cash out-flows in the gross undiscounted best estimate claim provision reported in column C0050 should be cash-flows included in reporting templates at {IR.18.01.01, (C0050 +C0060)}.

Sum of undiscounted cash out-flows for claims management expenses assignable to individual claims reported in column C0060 should be part of the cash-flows reported in reporting templates at {IR.18.01.01, C0060}.

Sum of discounted cash out-flows in the claim provision reported in column C0150 should be cash-flows included in reporting templates at {IR.17.01.01, (R0410 +R0420)}.

Sum of discounted cash in-flows in the claim provision reported in column C0170 should be cash-flows included in reporting templates at {IR.17.01.01, (R0430 +R0440)}.

The cash out-flows for claims management expenses assignable to individual claims (reported in C0060 and included in C0210 to C0230) are to include all legal and adjuster fees that the

undertaking estimates will be incurred in the resolving of claims that can be assigned to the claim type of the row regardless of whether those fees can be assigned to individual claims.

Solvency II gross best estimate claim provision cash out-flows - future benefits & claims (reported in column C0050 and included in column C0150)–

- (a) Are defined as amounts of all the expected payments to policyholders and beneficiaries as defined in regulation 73(3) of the Insurance Companies Regulations relating to contracts used in the calculation of the claim provision.
- (b) Include costs incurred by policyholders in defending plaintiff claims.
- (c) Are net of any contribution from other insurers (e.g. where parties to an accident are insured by more than one insurer or insurers have an agreement to share claim costs).
- (d) Are gross of reinsurance.

Historical gross cash out-flows for benefits & claims and claims management expenses assignable to individual claims (reported in columns C0210 to C0230)–

- (a) Include costs incurred by policyholders in defending plaintiff claims.
- (b) Are net of any contribution from other insurers.
- (c) Are gross of reinsurance.
- (d) In the case of business accepted via a transfer-in during the 36 months preceding the reference date, the historical cash-flows are to be reported as if the undertaking had always carried on that business.
- (e) In the case of obligations discharged via a transfer-out during the 36 months preceding the reference date, the historical cash-flows are to be reported as if the undertaking had never carried on that business.

Where the undertaking writes only a share of a contract giving rise to an insurance obligation, it should report only that share of the future cash-flows relating to that contract.

Other information to be reported in columns

In column C0100 mean term of cash-flows is to be reported. The mean term is based on undiscounted cash-flows. Thus, for example, if an undertaking estimates a cash-flow of 50 in

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year 3, 100 in year 5 and 70 in year 7, the mean term reported in C0100 would be $-(3*50 + 5*100 + 7*70)/(50 + 100 + 70) = 5.18$ years and the sum of cash out-flows reported in (C0050 + C0060) would be 220.

In column C0110 number of reported outstanding claims at the reporting reference date for insurance business only are reported.

In column C0310 narrative information is reported

Claim types reported in rows

Latent claims

The claim types reported in rows R0110 to R0510 are latent claims.

For the purpose of this template latent claims are claims on insurance or accepted reinsurance policies that are attributable to– disease caused by exposure to asbestos, disease caused by exposure to non-asbestos health hazards, pollution, other reasons that results in the undertaking deeming a claim a ‘latent claim’.

Whether a claim is deemed a latent claim will be a matter of judgment by the individual undertaking. A latent claim should normally be reported several years after the policy was written or several years after the occurrence of the event (because several years elapsed before occurrence of the event was known).

Employers Liability

The claim types reported in rows R0160, R0650 and R0810 are Employers Liability business.

For the purpose of this template Employers Liability business is defined as– Liability insurance obligations included in lines of business 8, 20 or 26 as set out in Schedule 1 to the Solvency 2 Technical Standards.

Bodily injury claims

The claim types reported in rows R0610 to R0670 are bodily injury claims.

For the purpose of this template a bodily injury claim is defined as a claim on an insurance policy where–

- (a) A person is claiming compensation for being injured as a result of an accident that was not his or her fault.

- (b) The undertaking has not allocated the claim to any of the latent claims types set out in this LOG file.
- (c) the accident is known to have occurred within a narrow period of time, or the accident would normally be deemed to be a ‘sudden occurrence’ (as opposed to being sustained over a prolonged period of time).

Medical Malpractice claims

The claim types reported in rows R0710 to R0740 are medical Malpractice claims.

For the purpose of this template a medical Malpractice claim is defined as a claim on an insurance policy where–

- (a) The policy covers health care professionals from liability associated with wrongful practices resulting in bodily injury, medical expenses and property damage, as well as the cost of defending lawsuits related to such claims.
- (b) The undertaking has not allocated the claim to any of the latent claim or bodily injury liability claim types set out in this LOG file.

Items reported on the template

The first column of the next table identifies the items to be reported by identifying the columns and rows as shown in the template.

CELL(S)	ITEM	INSTRUCTIONS
R0110 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – health hazards – asbestos related	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows (C0210 to C0230) arising from exposure to asbestos. This ‘latent claims – health hazards – asbestos related’ claim type (row R0110) comprises the claims types of rows R0120 and R0150. If there is a null submission in R0120 for a particular column, the claim type of row R0120 is to be included in row R0110 (and likewise for row R0150).
R0120 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – health hazards – asbestos related – US	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States.

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		<p>This 'latent claims – health hazards – asbestos related – US' claim type (row R0120) comprises the claims types of rows R0130 and R0140. If there is a null submission in R0130 for a particular column, the claim type of row R0130 is to be included in row R0120 (and likewise for row R0140).</p>
R0130 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims – health hazards – asbestos related – US – insurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States and the policy is for insurance.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in rows R0120.</p>
R0140 / C0050, C0060 C0100, C0210 to C0230	Latent claims – health hazards – asbestos related – US – accepted reinsurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States and the policy is for accepted reinsurance.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in rows R0120.</p>
R0150 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – health hazards – asbestos related – non-US	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States</p> <p>This 'latent claims – health hazards – asbestos related – non-US' claim type (row R0150) comprises the claims types of rows R0160, R0170 and R0180. If there is a null submission in R0160 for a particular column, the claim type of row R0160 is to be included in row R0150 (and likewise for rows R0170, and R0180).</p>
R0160 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims – health hazards – asbestos related – non-US – UK EL – insurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal</p>

		<p>jurisdiction governing the policy is other than the United States and the policy is for Employers Liability insurance.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in rows R0150.</p>
R0170 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims – health hazards – asbestos related – non-US – other– insurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States and the policy is for insurance other than Employers Liability.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in rows R0150.</p>
R0180 / C0050, C0060, C0100, C0210 to C0230	Latent claims – health hazards – asbestos related – non-US – accepted reinsurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States and the policy is for accepted reinsurance.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in rows R0150.</p>
R0210 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – health hazards – not asbestos related – Health hazards – not asbestos related	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising all health hazards that are not asbestos related.</p> <p>This ‘latent claims – health hazards – not asbestos related’ claim type (row R0210) comprises the claims types of rows R0220, R0230, R0240, R0250, R0260, R0270, R0280, R0290, R0300, R0310 and R0380. If there is a null submission in R0220 for a particular column, the claim type of row R0220 is to be included in row R0210 (and likewise for rows R0230, R0240, R0250, R0260, R0270, R0280, R0290, R0300, R0310 and R0380).</p>

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R0220 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Noise- induced hearing loss	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from persons suffering from loss of or reduced hearing.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0230 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Abuse	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from physical or sexual abuse.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0240 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Psychological (other than abuse)	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), arising from psychological damage to a person that is not related to physical or sexual abuse.</p> <p>Mental harm arising from stress would not normally be included in this psychological claim type because stress claims typically exhibit a short lag between occurrence and notification. However, where the undertaking regards stress claims as latent claims in the management of its business, mental harm arising from stress should be included.</p> <p>Payments relating to fear of future manifestation of physical harm (e.g. when a person has been exposed to hazardous substances but no disease has yet manifested in the person) are not included in this category – these payments are to be included within the relevant category (e.g. exposure to pollution should be included in the pollution category).</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0250 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Vibration- induced diseases	<p>Solvency II gross best estimate cash-flows (C0055), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from painful or disabling condition of the fingers, hands or arms as a result of using vibrating tools (this condition is known as hand-arm</p>

		<p>vibration syndrome (HAVS) or vibration white finger (VWF)).</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0260 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Tobacco	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to tobacco.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0270 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Organophosphates	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to organophosphates.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0280 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Silicosis	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to crystalline silica dust.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0290 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Electromagnetic fields	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to magnetic fields.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0300 /	Latent claims – health hazards – not asbestos related – Medical	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported</p>

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C0050, C0060, C0100, C0110	treatments that are not reported for internal MI purposes under medical malpractice.	<p>outstanding insurance claims (C0110) arising from medical treatments that have caused damage to persons and are not reported for internal MI purposes under medical malpractice.</p> <p>Examples of health hazards – medical treatments that might be included in row R0300 are– Diethylstilboestrol (DES), blood transfusions, breast implants.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0310 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Chronic obstructive pulmonary disease (COPD) not included above	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from chronic obstructive pulmonary disease and are not included in rows R0210 to R0300 above.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0380 / C0050, C0060, C0100, C0110	Latent claims – health hazards – not asbestos related – Health hazards not asbestos-related – other)	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from health hazard conditions attributable to exposure other than those covered in rows R0210 to R0310 above.</p> <p>Examples of health hazards that might be included in row R0380 are exposure to– Lead paint, Beryllium, and Agent Orange.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0210.</p>
R0410 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – pollution	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the undertaking has allocated to a ‘pollution’ category for internal management purposes.</p> <p>The ‘latent claims – pollution’ claim type comprises the claims types of rows R0420 and R0430. If there is a null</p>

		submission in R0420 for a particular column, the claim type of row R0420 is to be included in row R0410 (and likewise for row R0430).
R0420 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims – pollution – insurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the undertaking has allocated to a ‘pollution’ category for internal management purposes and where the policy is one of insurance.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0410.</p>
R0430 / C0050, C0060, C0100, C0210 to C0230	Latent claims – pollution – accepted reinsurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the undertaking has allocated to a ‘pollution’ category for internal management purposes and where the policy is one of accepted reinsurance.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0410.</p>
R0510 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims – other	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from claims which the undertaking considers to be latent claims and are not covered under the categories specified for asbestos (R0110), health hazards (R0210) or pollution (R0410).</p>
R0610 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Bodily injury liability	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the undertaking does not consider the claim to be a latent claim, (b) the cash-flows have not arisen from a part claim settled by an annuity.

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		The ‘bodily injury liability’ claim type comprises the claims types of rows R0620, R0650, R0660 and R0670. If there is a null submission in R0620 for a particular column, the claim type of row R0620 is to be included in row R0610 (and likewise for rows R0650, R0660 and R0670).
R0620 / C0050, C0060, C0100, C0110	Bodily injury liability – insurance – motor	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is for motor liability insurance, (b) the undertaking does not consider the claim to be a latent claim, (c) the cash-flows have not arisen from a part of a claim settled by an annuity. <p>The ‘bodily injury liability– insurance – motor’ claim type comprises the claims types of rows R0630 and R0640. If there is a null submission in R0630 for a particular column, the claim type of row R0630 is to be included in row R0620 (and likewise for row R0640).</p>
R0630 / C0050, C0060, C0100, C0110	Bodily injury liability – insurance – motor – Gibraltar/UK	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is for motor liability insurance, (b) the undertaking does not consider the claim to be a latent claim (i.e. the cash-flows are not included in row R0110, R0210, R0410 or R0510), (c) the cash-flows have not arisen from a claim settled by an annuity, (d) legal jurisdiction governing the policy is the United Kingdom of Great Britain and Northern Ireland or Gibraltar. <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0620.</p>
R0640 / C0050, C0060, C0100, C0110	Bodily injury liability – insurance – motor – non- Gibraltar/UK	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is for motor liability insurance, (b) the undertaking does not consider the claim to be a latent claim, (c) the cash-flows have not arisen from a claim settled by an annuity,

		<p>(d) the legal jurisdiction governing the policy is other than the United Kingdom of Great Britain and Northern Ireland or Gibraltar.</p> <p>In the case where an undertaking has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may not report in this row and instead include this claim type in row R0620.</p>
R0650 / C0050, C0060, C0100, C0110	Bodily injury liability – insurance – EL	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is Employers Liability insurance, (b) the undertaking does not consider the claim to be a latent claim, (c) the cash-flows have not arisen from a part of a claim settled by an annuity. <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0610.</p>
R0660 / C0050, C0060, C0100, C0110	Bodily injury liability – insurance – other	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is an insurance policy that is not for motor liability policies and is not Employers Liability, (b) the undertaking does not consider the claim to be a latent claim, (c) the cash-flows have not arisen from a part claim settled by an annuity. <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0610.</p>
R0670 / C0050, C0060, C0100	Bodily injury liability – accepted reinsurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100) arising from an injury to a third party where–</p> <ul style="list-style-type: none"> (a) the policy is for accepted reinsurance, (b) the undertaking does not consider the claim to be a latent claim, (c) the cash-flows have not arisen from a part of a policyholder claim settled by an annuity.

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		<p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0610.</p>
R0710 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Medical malpractice	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from medical malpractice insurance or accepted reinsurance policies where–</p> <p>(a) the undertaking does not consider the claim to be a latent claim.</p> <p>The ‘medical malpractice’ claim type comprises the claims types of rows R0720, R0730 and R0740. If there is a null submission in R0720 for a particular column, the claim type of row R0720 is to be included in row R0710 (and likewise for rows R0730 and R0740).</p>
R0720 / C0050, C0060, C0100, C0110	Medical malpractice – US	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where–</p> <p>(a) the undertaking does not consider the claim to be a latent claim,</p> <p>(b) the legal jurisdiction governing the policy is the United States.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0710.</p>
R0730 / C0050, C0060, C0100, C0110	Medical malpractice – Gibraltar/UK	<p>Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where–</p> <p>(a) the undertaking does not consider the claim to be a latent claim,</p> <p>(b) the legal jurisdiction governing the policy is the United Kingdom of Britain and Northern Ireland or Gibraltar.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0710.</p>

R0740 / C0050, C0060, C0100, C0110	Medical malpractice – other	<p>Solvency II gross best estimate cash-flows (C0050), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where–</p> <p>(a) the undertaking does not consider the claim to be a latent claim,</p> <p>(b) the legal jurisdiction governing the policy is not the United States, Gibraltar or the United Kingdom of Britain and Northern Ireland.</p> <p>In the cases where an undertaking has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the undertaking), the undertaking may include this claim type in row R0710.</p>
R0810 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	EL insurance	<p>Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from EL insurance policies.</p> <p>The cash-flows included in this row might have also been included in rows R0160 or R0650.</p>
Supplementary narrative information		
R1110 / C0310	Mesothelioma cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to mesothelioma. This proportion may be derived on a best efforts basis.
R1120 / C0310	Non-mesothelioma cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to non-mesothelioma cancer. This proportion may be derived on a best efforts basis.
R1130 / C0310	Non-cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to non- cancer. This proportion may be derived on a best efforts basis. {(R1110 + R1120 + R1130), C0310} should equal 100%.
R1140 / C0310	Non-US asbestos jurisdictions	List the legal jurisdictions included in the ‘Latent claims – health hazards – asbestos related – non-US – other – insurance’ claim type (R0170) (or in R0150 – ‘Latent claims – health hazards – asbestos related – non-US’ – if row R0170 is not submitted).
R1150 / C0310	Other health hazard list	List the health hazard claim types included in the ‘Latent claims – health hazards – not asbestos related – Health hazards not asbestos-related – other’ claim type (R0380).

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		If an undertaking holds a provision for bulk incurred but not enough reported (IBNER) claims or incurred but not reported (IBNR) claims that is for not asbestos related health hazard but is not allocated to specific claims types, include in the list IBNER or IBNR as the case may be.
R1160 / C0310	Other latent claims list	List the claim types included in the 'Latent claims – other' claim type (R0510). If an undertaking holds a provision for bulk incurred but not enough reported (IBNER) claims or incurred but not reported (IBNR) claims that is for other latent claims but is not allocated to specific claims types, include in the list IBNER or IBNR as the case may be.
R1170 / C0310	Bodily injury motor insurance jurisdictions	List the legal jurisdictions included in the 'Bodily injury liability – insurance – motor – non-Gibraltar/UK' claim type (R0640) (or in R0620 - 'Bodily injury liability – insurance – motor' claim type – if R0640 is not submitted).
R1180 / C0310	Bodily injury other types of policy	List the claim types included in the 'Bodily injury liability – insurance – other' claim type (R0660) (or in R0610 – the 'Bodily injury liability' claim type - if R0660 is not submitted).
R1190 / C0310	Medical malpractice jurisdictions	List the legal jurisdictions included in the 'Medical malpractice – other' claim type (R0740) (or in R0710 - 'Medical malpractice' claim type – if R0740 is not submitted).
R1200 / C0310	EL – insurance - premium provision cash out-flows	The best estimate premium provision cash out-flows included in the Solvency II reporting templates at {IR.17.01.01, (R0370 + R0380)} attributable to Employers Liability insurance.
R1210 / C0310	EL – insurance - premium provision cash in-flows	The best estimate premium provision cash in-flows included in the Solvency II reporting templates at {IR.17.01.01, (R0390 + R0400)} attributable to UK Employers Liability insurance.

Section IR.19.01 instructions.

IR.19.01 – Basic information

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

Claims development triangles show the insurer's estimate of the cost of claims (claims paid and claims provisions under Solvency II valuation principle) and how this estimate develops over time.

Three set of triangles are required regarding claims paid, undiscounted best estimate of claims provisions and RBNS claims.

For the purpose of this template ‘allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).

This template must be reported for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and material considering the following specifications–

- (1) Reporting for all lines of business in total.
- (2) Reporting by line of business– it is required to report lines of business 1–12 (as reported in IR.17.01) for both direct and accepted proportional reinsurance (to be reported together) and lines of business 25–28 for accepted non–proportional reinsurance. An undertaking must report each line of business, or only the lines of business that represent a coverage of 90% of the gross undiscounted Claims Provisions. In the cases where an undertaking is reporting a coverage of 90%, the lines of business should be selected as follows–
 - (a) Lines of business 4 and 16 (Motor vehicle liability insurance – direct and accepted proportional reinsurance combined) must be reported;
 - (b) Lines of business 8 and 20 (General liability insurance – direct and accepted proportional reinsurance combined) must be reported;
 - (c) Line of business 26 (Non-proportional casualty reinsurance) must be reported,
 - (d) For all other lines of business (direct and accepted proportional reinsurance combined), using a decreasing order of gross undiscounted Claims Provision until all lines of business reported represents 90% coverage of the undertaking’s gross total undiscounted claims provisions;
 - (e) If the total gross best estimate for one non–life line of business represents more than 10% of the total gross undiscounted best estimate of the claims provision the information must be reported with the following split by currencies in addition to the total for the line of business–
 - (i) Amounts for any currency that represents more than 25% of the gross undiscounted best estimate of the claims provisions from that non–life line of business; or

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- (ii) Amounts for any currency that represents less than 25% of the gross undiscounted best estimate of the claims provisions from that non-life line of business but more than 5% of total gross undiscounted best estimate of the claims provisions.
- (f) If the total gross undiscounted best estimate for a reported non-life line of business represents less than 10% of the total gross undiscounted best estimate of the claims provision no currency split is required, only the total for the line of business must be reported.
- (g) The information by currency must be reported in the original currency of the contracts unless otherwise specified.

For the purpose of calculating whether a line of business or a currency within a line of business meets the above materiality thresholds for reporting, any negative gross undiscounted claims provisions at the level of the line of business or currencies within a line of business must be considered with absolute value when calculating the undertaking's gross total undiscounted claims provisions and when calculating the undiscounted claims provisions for each line of business and for each currency within a line of business.

An undertaking is required to report data on an accident year or underwriting year basis according to how the business is managed. An undertaking must report each line of business (and where applicable each currency within a line of business) by accident year or each line of business (and where applicable each currency within a line of business) by underwriting year. An undertaking is not to report some lines of business by accident year and some by underwriting year.

Historical data are required for claims paid and RBNS claims. For undiscounted Best Estimate of Claims Provision, historical data starting from the undertaking's first reporting reference date on or after 31 December 2024 are required. This means for undiscounted Best Estimate of Claims Provision the diagonals relating to periods before the undertaking's first reporting reference data on or after 31 December 2024 are not required. Claims paid and RBNS relating to historical data should include 'allocated loss adjustment expenses'.

All or part of an obligation moves from IR.19.01 into IR.16.01, when both of the conditions below are met—

- (a) All or part of the obligation has been formally settled as an annuity; and
- (b) A best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

The sum of provisions in templates IR.16.01 and IR.19.01 for one non-life line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, represents the total claims reserves originating from this line of business.

	ITEM	INSTRUCTIONS
Z0010	Line of Business	<p>Identification of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, reported. The following closed list must be used–</p> <ul style="list-style-type: none"> 1 — 1 and 13 Medical expense insurance 2 — 2 and 14 Income protection insurance 3 — 3 and 15 Workers' compensation insurance 4 — 4 and 16 Motor vehicle liability insurance 5 — 5 and 17 Other motor insurance 6 — 6 and 18 Marine, aviation and transport insurance 7 — 7 and 19 Fire and other damage to property insurance 8 — 8 and 20 General liability insurance 9 — 9 and 21 Credit and suretyship insurance 10 — 10 and 22 Legal expenses insurance 11 — 11 and 23 Assistance insurance 12 — 12 and 24 Miscellaneous financial loss insurance 25 — Non-proportional health reinsurance 26 — Non-proportional casualty reinsurance 27 — Non-proportional marine, aviation and transport reinsurance 28 — Non-proportional property reinsurance 29 — Total all lines of business
Z0020	Accident year or Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — Accident year 2 — Underwriting year
Z0030	Currency	<p>Identify the ISO 4217 alphabetic code of the currency in which the obligation is denominated. This item must be filled in with 'Total' when reporting the total for the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.</p>
Z0040	Currency conversion	<p>Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list must be used–</p> <ul style="list-style-type: none"> 1 — Original currency 2 — Reporting currency

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		Only applicable when reporting by currency.
C0010 to C0160/ R0100 to R0250	Gross Claims Paid (non-cumulative) –Triangle	<p>The Gross Claims Paid, net of salvage and subrogation, in a triangle showing the developments of the gross claims payment already made– for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p> <p>The amount includes all the elements that compose the claim itself, includes ‘allocated loss adjustment expenses’, but excludes all other expenses.</p>
C0170/ R0100 to R0260	Gross Claims Paid (non-cumulative) — In current year	<p>Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0180/ R0100 to R0260	Gross Claims Paid — Sum of years (cumulative)	Total ‘Sum of all years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C0200 to C0350/ R0100 to R0250	Gross undiscounted Best Estimate Claims Provisions — Triangle	<p>Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation, includes ‘allocated loss adjustment expenses’, excludes all other expenses, and excludes any future premiums.</p>
C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end (discounted data)	<p>Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250</p>
C0400 to C0550/ R0100 to R0250	Gross Reported but not Settled Claims (RBNS) — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of provisions in respect of claim events that have happened and been reported to the insurer, but have not yet been settled, excluding incurred but not reported claims (‘IBNR’). These may be case-by-case reserves estimated by claim handlers and do

		<p>not need to be on a best estimate Solvency II basis. The reported but not settled claims ('RBNS') must be measured using consistent reserve strength over time.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation.</p> <p>The amount includes all the elements that compose the claim itself, includes 'allocated loss adjustment expenses', but excludes all other expenses.</p>
C0560/ R0100 to R0260	Gross Reported but not Settled Claims (RBNS) — Year end	<p>Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0570 / R0110 to R0250	Gross Earned Premium – at reporting reference date	<p>The gross earned premium as at the reporting reference date for each of the accident/underwriting years from N-14 to and including N.</p> <p>In the case of accident year reporting (i.e. that reported in Z0020 is 'accident year'), gross premiums earned in respect of an accident year are the proportion of gross premiums written as is attributable to risks borne by the insurer during that accident year.</p> <p>In the case of underwriting year reporting (i.e. that reported in Z0020 is 'underwriting year'), gross premiums earned in respect of an underwriting year are the proportion of gross premiums written attributable to that underwriting year that have been earned by the reporting reference date.</p> <p>The amount includes any commission or acquisition costs deducted before the insurer receives the premium.</p>
C0580 / R0110 to R0250	Estimate of future gross earned premium	<p>This is reported only in the case that the standard used by the undertakings for reporting of claims development (i.e. that reported in Z0020) is 'underwriting year'.</p> <p>Estimate of future gross earned premium from the reporting reference date for each of the underwriting years from N-14 to and including N.</p>
C1200 to C1350/ R0500 to R0650	Net Claims Paid (non-cumulative) — Triangle	<p>Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) of claims paid net of salvage/subrogation and reinsurance.</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p> <p>The amount includes all the elements that compose the claim itself, includes 'allocated loss adjustment expenses', but excludes all other expenses.</p>

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C1360/ R0500 to R0660	Net Claims Paid (non-cumulative) — In current year	Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year), from R0500 to R0650. R0660 is the total of R0500 to R0650
C1370/ R0500 to R0660	Net Claims Paid — Sum of years (cumulative)	Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C1400 to C1550/ R0500 to R0650	Net Undiscounted Best Estimate Claims Provisions — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance. The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation, includes ‘allocated loss adjustment expenses’, excludes all other expenses, and excludes any future premiums.
C1600 to C1750/ R0500 to R0650	Net RBNS Claims — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Claims Outstanding net of salvage/subrogation and reinsurance. The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation. The amount includes all the elements that compose the claim itself, includes ‘allocated loss adjustment expenses’, but excludes all other expenses.
C1760/ R0500 to R0660	Net RBNS Claims — Year end	Total ‘Year end’ reflects the last diagonal (all data referred to last reporting year) from R0500 to R0650. R0660 is the total of R0500 to R0650.
C1770 / R0510 to R0650	Net Earned Premium – at reporting reference date	The net earned premium at the reporting reference date for each of the accident/underwriting years from N–14 to and including N. In the case of accident year reporting (i.e. that reported in Z0020 is ‘accident year’)— <ul style="list-style-type: none"> (a) gross premiums earned in respect of an accident year are the proportion of gross premiums written as is attributable to risks borne by the insurer during that accident year; and (b) the reinsurers' share of premiums earned should be attributed to the same accident years as the corresponding gross premiums earned, so as to calculate the net earned premiums for each accident year. In the case of underwriting year reporting (i.e. that reported in Z0020 is ‘underwriting year’), net premiums earned in respect of an underwriting year are the proportion of net

		<p>premiums written attributable to that underwriting year that have been earned by the reporting reference date.</p> <p>The amount includes any commission or acquisition costs deducted before the insurer receives the premium.</p>
C1780 / R0510 to R0650	Estimate of future net earned premium	<p>This is reported only in the case that the standard used by the undertakings for reporting of claims development (i.e. that reported in Z0020) is ‘underwriting year’.</p> <p>Estimate of future net earned premium from the reporting reference date for each of the underwriting years from N–14 to and including N.</p>
Inflation rates (only in the case of using methods that take into account inflation to adjust data)		
C1800 to C1940/ R0700	Historic inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, historic inflation rate used to adjust historical paid losses triangles.
C1800 to C1940/ R0710	Historic inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic external inflation—which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in a specific economy (e.g. Consumer Price Index, Producer Price Index, etc).
C1800 to C1940/ R0720	Historic inflation rate — endogenous inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic endogenous inflation—which is an increase of claim costs specific of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, under consideration.
C2000 to C2140/ R0730	Expected inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, expected inflation rate used to adjust historical paid losses triangles.
C2000 to C2140/ R0740	Expected inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected external inflation—which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in a specific economy (e.g. Consumer Price Index, Producer Price Index, etc.).
C2000 to C2140/ R0750	Expected inflation rate — endogenous inflation	In the case of use of run–off techniques that explicitly take

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		into account inflation in order to adjust data report, by year, and for the 15 years, expected endogenous inflation—which is an increase of claim costs specific of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, under consideration.
C2200/ R0760	Description of inflation rate used	In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report narrative description of inflation rate used.

Section IR.19.02 instructions.

IR.19.02 – Non-life general liability claim development

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template must be submitted by all insurance and reinsurance undertakings that carry on any of the following classes of non-life insurance business—

Employers' Liability – defined as—

Liability insurance obligations included in lines of business 8 and 20 as set out in Schedule 1 to the Solvency 2 Technical Standards which cover liabilities of employers arising out of death, illness, accident, disability or infirmity of an employee in the course of the employment. (Includes these liabilities covered under “Mixed commercial package” policies.)

Public & Products Liability – defined as—

Liability insurance obligations included in lines of business 8 and 20 as set out in Schedule 1 to the Solvency 2 Technical Standards which cover liabilities of persons insured to third parties for damage to property, injury, illness or death, arising in the course of the insured's business. (Includes these risks covered under “Mixed Commercial Package” policies)

Professional Indemnity – defined as—

Liability insurance obligations included in lines of business 8 and 20 as set out in Schedule 1 to the Solvency 2 Technical Standards which cover liabilities of persons insured to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured's professional activities. (Includes directors' and officers' liability and errors and omissions liability.)

Claims development triangles show the insurer's estimate of the cost of claims and how this estimate develops over time.

Three set of triangles are required regarding claims paid, undiscounted best estimate of claims provisions and RBNS claims.

For the purpose of this template 'allocated loss adjustment expenses (ALAE)' means: the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster's fees).

Latent claims and annuities stemming from non-life insurance obligations are to be excluded from this template. This relates to—

- (a) claims for which the gross best estimate claims provision is reported in the template IR.18.02 – 'Non-life liability projection of future cash flows' in the rows pertaining to latent claims; and
- (b) non-life annuity claims reported in template IR.12.01.01.

The template shall be reported for each of the above lines of business (Employer's liability, Public & products liability, Professional Indemnity - direct and accepted proportional reinsurance to be reported together).

If the total gross best estimate undiscounted claims provisions for a line of business (Employer's liability, Public & products liability, Professional Indemnity - direct and accepted proportional reinsurance to be reported together) represents more than 10% of the undertaking's total gross undiscounted best estimate claims provisions, the information for that line of business must be reported with the following split by currency in addition to the total for the line of business—

- (a) Amounts for any currency that represents more than 25% of the gross undiscounted best estimate claims provisions from that line of business; or
- (b) Amounts for any currency that represents less than 25% of the gross undiscounted best estimate claims provisions from that line of business but more than 5% of total gross undiscounted best estimate claims provisions.

The information by currency must be reported in the original currency of the contracts unless otherwise specified.

For the purpose of calculating whether a line of business, or a currency within a line of business, meets the above materiality thresholds for reporting, any negative gross

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undiscounted claims provisions at the level of the line of business, or currencies within a line of business, must be considered with absolute value when calculating the undertaking's gross total undiscounted claims provisions and when calculating the undiscounted claims provisions for each line of business and for each currency within a line of business. For example–

- (a) If the total gross undiscounted best estimate claims provisions for Employers' Liability was more than 10% of the undertaking's total gross undiscounted best estimate claims provisions and GBP represents 100% of the gross undiscounted best estimated claims provisions from Employers' Liability, the template is reported–
 - (i) for total Employers' Liability in the reporting currency (where "total" is entered in the currency item), and
 - (ii) for all the Employers' Liability in the GBP original currency (where "GBP" is entered in the currency item).
- (b) In this example, if the reporting currency is GBP, the templates reported (i) and (ii) above would be identical apart from the currency item. If the total gross undiscounted best estimate claims provisions for Employers' Liability was 3% or less of the undertaking's total gross undiscounted best estimate claims provisions, the template is only reported for total Employers' Liability in the reporting currency (where "total" is entered for the currency item).

An undertaking is required to report data on an accident year or underwriting year basis, according to how the business is managed. An undertaking must report each line of business (and where applicable each currency within a line of business) by accident year, or each line of business (and where applicable each currency within a line of business) by underwriting year. An undertaking is not to report some lines of business by accident year and some by underwriting year.

Historical data is required for claims paid and RBNS claims. For undiscounted Best Estimate of Claims Provision historical data starting from the undertaking's first reporting reference date on or after 31 December 2024 are required. This means for undiscounted Best Estimate of Claims Provision the diagonals relating to periods before the undertaking's first reporting reference data on or after 31 December 2024 are not required. Claims paid and RBNS relating to historical data should include 'allocated loss adjustment expenses'.

For the purpose of this template, 'the period being reported' in Article 3(4)(b) means the reporting period ending on the reporting reference date.

All or part of an obligation moves from IR.19.02 into IR.16.01, when both of the conditions below are met–

- (a) All or part of the obligation has been formally settled as an annuity; and
- (b) A best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

In the financial year in which all or part of an obligation has been formally settled as an annuity, only claims actually paid out to the policyholder/beneficiary before the obligation has been formally settled as an annuity are to be included in the claims paid in IR.19.02. In particular, an undertaking is to not include the provision set up for the annuity (which is reported in IR.16.01) in the claims paid in IR.19.02

In the case of an undertaking accepting business via a transfer-in of a portfolio from the first reporting date after the transfer the undertaking is required to submit data on this template as if it had always carried on the business transferred-in (i.e. historical data is to be restated). In the case of an undertaking discharging obligations via a transfer-out of a portfolio from the first reporting date after the transfer the undertaking is required to submit data on this template as if it never had the business transferred-out (i.e. historical business is to be re-stated). Historical premium data relating to business transfers is to be re-stated on a best endeavours basis.

CELL(S)	ITEM	INSTRUCTIONS
Z0010	Line of Business	Identification of the class of business, as defined in general comments above. The following closed list must be used– 8A – Employers Liability 8B – Public and Products 8C – Professional Indemnity
Z0020	Accident year or Underwriting year	Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list must be used– 1 – Accident year 2 – Underwriting year
Z0030	Currency	Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used. This item must be filled in with “Total” when reporting the total for the class
Z0040	Currency Conversion	Identify if the information reported by currency is being reported in the original currency or in the reporting currency. The general comments above state that original

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		<p>currency is to be used when reporting by currency. Therefore following closed list must be used–</p> <p>1. Original currency.</p> <p>Only applicable when reporting by currency</p>
R0100– R0260	Gross Claim triangles and vectors	
R0100 / C0160, C0010 to C0150 / R0110 to R0250	Gross Claims Paid (non-cumulative) -triangle	<p>The Gross Claims Paid, net of salvage and subrogation, in a triangle showing the developments of the gross claims payment already made– for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to – including - N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p> <p>The amount includes all the elements that comprise the claim itself, includes ‘allocated loss adjustment expenses’, but excludes all other expenses.</p>
C0170 / R0100 to R0260	Gross Claims Paid (non-cumulative) - In current year	<p>Total “Current year” reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0180 / R0110 to R0250	Gross Claims Paid – Sum of years (cumulative)	<p>Total “Sum of years” contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year).</p>
R0100 / C0350, C0200 to C0340 / R0110 to R0250	Gross undiscounted Best Estimate Claims Provisions - Triangle	<p>Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to – including - N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation, includes ‘allocated loss adjustment expenses’, excludes all other expenses, and excludes any future premiums.</p>
R0100 / C0550, C0400 to C0540 /	Gross Reported but not Settled Claims (RBNS) -Triangle	<p>Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to – including - N (last reporting year) of provisions in respect of claim events that have happened and been reported to the insurer, but have not yet been settled, excluding</p>

R0110 to R0250		<p>incurred but not reported claims (“IBNR”). These may be case-by-case reserves estimated by claim handlers and do not need to be on a best estimate Solvency II basis. The reported but not settled claims (“RBNS”) must be measured using consistent reserve strength over time.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation.</p> <p>The amount includes all the elements that compose the claim itself, includes ‘allocated loss adjustment expenses’, but excludes all other expenses.</p>
C0560 / R010 to R0260	Gross Reported but not Settled Claims (RBNS) — Year end	<p>Total ‘Year end’ reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0570 / R0110 to R0250	Gross Earned Premium – at reporting reference date	<p>The gross earned premium as at the reporting reference date for each of the accident/underwriting years from N–14 to and including N.</p> <p>In the case of accident year reporting (i.e. that reported in Z0020 is ‘accident year’), gross premiums earned in respect of an accident year are the proportion of gross premiums written as is attributable to risks borne by the insurer during that accident year.</p> <p>In the case of underwriting year reporting (i.e. that reported in Z0020 is ‘underwriting year’), gross premiums earned in respect of an underwriting year are the proportion of gross premiums written attributable to that underwriting year that have been earned by the reporting reference date.</p> <p>The amount includes any commission or acquisition costs deducted before the insurer receives the premium.</p>
C0580 / R0110 to R0250	Estimate of future gross earned premium	<p>This is reported only in the case that the standard used by the undertakings for reporting of claims development (i.e. that reported in Z0020) is ‘underwriting year’.</p> <p>Estimate of future gross earned premium from the reporting reference date for each of the accident/underwriting years from N–14 to and including N.</p>

Section IR.20.01 instructions.

IR.20.01 – Development of the distribution of the claims incurred

General comments

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Financial Services

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This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This section provides an overview about the run-off/movement of non-life claims portfolios, in terms of both claims paid (split by different type of claims) and RBNS claims (as defined in IR.19.01).

RBNS claims should be reported undiscounted.

This template must be reported for each non-life Line of Business, as defined in *Schedule 1 to the Solvency 2 Technical Standards*, and considering the following specifications–

- (1) Reporting by line of business– it is required to report direct lines of business 1-12. An undertaking must report each direct line of business, or only the direct lines of business that represent a coverage of 90% of the non-life gross undiscounted claims provisions for direct business. In the case where an undertaking is reporting a coverage of 90%, the lines of business should be selected as follows–
 - (a) The motor vehicle liability line of business should always be reported,
 - (b) The general liability lines of business should always be reported,
 - (c) For all other lines of business using a decreasing order of gross undiscounted claims provisions.

For the purpose of calculating whether a line of business meets the above materiality thresholds for reporting, any negative technical provisions at the level of the line of business must be considered with absolute value when calculating the undertaking's gross total undiscounted claims provisions and when calculating the undiscounted claims provisions for each line of business.

With regard to the number of claims to be reported, an undertaking will use their specific definition. However, each claim must be reported once by Line of Business. If any claim is closed and reopened during the year, it must not be reported in the column 'Reopen Claims during the year' but it must be reported in relevant column regarding 'Open Claims at the beginning of the year' or 'Claims reported during the year'.

For the purpose of this template 'allocated loss adjustment expenses (ALAE)' means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster's fees).

An undertaking is required to report data on accident year or underwriting year basis. An undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, provided that they use the same year consistently, year on year.

	ITEM	INSTRUCTIONS
Z0010	Line of business	<p>Identification of the line of business, as defined in the Schedule 1 to the Solvency 2 Technical Standards, reported. The following closed list must be used–</p> <ul style="list-style-type: none"> 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance insurance 12 — Miscellaneous financial loss insurance
Z0020	Accident year/Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — Accident year 2 — Underwriting year
C0020/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Number of claims	<p>The number of open claims at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p>
C0030/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the beginning of the year	<p>The amount of gross RBNS Claims, net of salvage and subrogation, at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p>
C0040/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims still open at the end of the reporting year, by accident/underwriting years from</p>

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	end of the year — Gross payments made during the current year	the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.
C0050/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.
C0060/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0070/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross RBNS at the beginning of the year	The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.
C0080/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims closed at the end of the reporting year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.
C0090/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any	The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of

	payment — Number of claims ended without any payment	all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0100/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Gross RBNS at the beginning of the year referred to claims settled without any payment	The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses' those attributable to specific claims.
C0110/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Number of claims	The number of Claims reported during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0120/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0130/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0140/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0150/R0010 to R0160	Claims reported during the year, Closed Claims at the end	The amount of gross payments, net of salvage and subrogation, made during the current year regarding

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	of the year, settled with payment — Gross payments made during the current year	claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0160/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0170/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Number of claims	The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0180/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0190/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0200/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Number of claims ended with payments	The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.

C0210/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and closed at the end of the year with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p>
C0110/R0170	Claims reported during the year, Open Claims at the end of the year — Number of claims	The number of claims reported during the year and still open at the end of the year, for the accident/underwriting year, regarding the reporting year N.
C0120/R0170	Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p>
C0130/R0170	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	<p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p>
C0140/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.
C0150/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p>

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C0160/R0170	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims reported during the year and closed at the end of the year and settled without any payment, for the accident/underwriting year, regarding the reporting year N.
C0110/R0180	Total Claims reported during the year, Open Claims at the end of the year — Number of claims	Total number of claims reported
C0120/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	Total of gross payments, net of salvage and subrogation, made during the current year in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0130/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	Total of Gross RBNS, net of salvage and subrogation, at the end of the period in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0140/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	Total number of claims reported during the year and settled with payments
C0150/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments. The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.
C0160/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	Total number of claims reported during the year and settled without any payment.

Section IR.21.02 instructions.**IR.21.02 – Non-life underwriting risks****General comments**

This section relates to annual submission of information for individual undertakings and third-country insurance undertakings in regard to branch operations.

Template must be filled in relation to non-life business (including Non-SLT Health) only for direct business.

In this template the 20 biggest single underwriting risks, based on net retention, across all lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, must be reported. If the 2 biggest single underwriting risks for any of the lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards are not covered through the above methodology, then they must be reported in addition. In case a single underwriting risk of a specific line of business forms part of the top 20, the same risk of the affected line of business must only be filled in once.

Net retention of the single underwriting risk means the maximum possible liability of the undertaking after the recoverables from reinsurers (including SPV and Finite Reinsurance) and the original deductible of the policyholder has been taken into account. In case the net retention is equal for too many risks the policy with the highest Sum insured must be used as a second criteria. In case the Sum insured is also the same and the most appropriate risk considering the risk profile of the undertaking must be used as the ultimate criteria.

	ITEM	INSTRUCTIONS
C0010	Risk identification code	The code is a unique identifying number assigned by the undertaking that identifies the risk and must remain unchanged for subsequent annual reports.
C0020	Identification of the company/person to which the risk relates	If the risk relates to a company identify the name of the company to whom the risk relates. If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time must be insured. It implies that if a single underwriting risk appears from one year to another, it must receive the same pseudonymised format.
C0030	Description risk	The description of the risk. Depending on the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, report the type of company, building or occupation of the specific risk insured.
C0040	Line of business	Identification of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards. The following closed list must be used– 1 — Medical expense insurance 2 — Income protection insurance

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		<ul style="list-style-type: none"> 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance insurance 12 — Miscellaneous financial loss insurance
C0050	Description risk category covered	The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0060	Validity period (start date)	Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0070	Validity period (expiry date)	Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific cover.
C0080	Currency	Identify the ISO 4217 alphabetic code of the original currency.
C0090	Sum insured	<p>The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk.</p> <p>Where the policy covers a number of exposures/risks across the country the individual underwriting risk with the highest net retention must be specified. If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer. In case of a joint several liability, the part belonging to a defaulting co-insurer must be included as well.</p>
C0100	Original deductible policyholder	Part of the sum insured which is retained by the policyholder.
C0110	Type of underwriting model	<p>Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list must be used—</p> <ul style="list-style-type: none"> 1 — Sum Insured— the highest amount that the insurer can be obliged to pay out according to the original policy. Sum insured must also be filled when type of underwriting model is not applicable 2 — Maximum Possible Loss— loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is

		<p>only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss– defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers</p> <p>4 — Estimated Maximum Loss– loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.</p> <p>5 — Other– defined as other possible underwriting models used. The type of ‘other’ underwriting model applied must be explained in the Regular Supervisory Report</p> <p>Although abovementioned definitions are used for the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, ‘Fire and other damage to property insurance’, similar definitions might be in place for other lines of business.</p>
C0120	Amount underwriting model	Maximum loss amount of the single underwriting risk which is the result of the underwriting model applied. In case no specific type of underwriting model is used the amount must be equal to the sum insured reported in C0090 minus the original deductible reported in C0100.
C0130	Sum reinsured on a facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured on a facultative basis (by treaty and/or by individual cover) with the reinsurers. When the facultative cover is not

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		placed for 100 % but only for 80 % the 20 % not placed must be considered as retention.
C0140	Sum reinsured, other than on facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured through traditional reinsurance treaties or another basis (including SPV and Finite Reinsurance) other than facultative reinsurance.
C0150	Net retention of the insurer	The net amount for which the insurer acts as risk carrier, i.e.– part of the sum insured that exceeds the original deductible of the policyholder and is not reinsured.

Section IR.21.04 instructions.

IR.21.04 – Cyber underwriting risk

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This template is relevant to non-life insurance and reinsurance undertakings which affirmatively underwrite products covering cyber risks as defined in these instructions.

An undertaking is required to provide information on the cyber risk underwritten by product group code, Cyber coverage and Line(s) of Business (LoB). When more than one commercial product is provided for the same Cyber coverage and for the same set of LoB, products must be reported using a single line, providing a “Product Group Code” defined by the undertaking to identify the group of reported products. In the instances where more than one LoB is written within the Product Group Code, multiple LoB should be selected to reflect all the LoB written.

For the purpose of this template–

- (a) ‘Allocated loss adjustment expenses (ALAE)’ means– the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).

‘Reporting period’ means– the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

	ITEM	INSTRUCTIONS
C0010	Product Group Code	Internal product group ID code defined by the undertaking. The Product Group Code must be consistent over time. In the cases where the same product group needs to be reported in more than one row the content of C0010 must follow the specific pattern–

		<p>{{Product Group code}}/+/{{cardinal number}}. For example 'AB222/+/1'.</p>
C0040	Cyber coverage	<p>Identification of the Cyber coverage included in the commercial products. Only one of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> (a) Cyber Standalone Coverage (b) Cyber as add-on coverage but main risk being covered (c) Cyber as add-on coverage and not as main risk being covered <p>Cyber Standalone Coverage includes all the coverages where cyber is the provided as standalone (i.e. unique) coverage.</p> <p>Cyber as add-on coverage but main risk being covered (>50% of total sum(s) insured reported in C0080) includes all coverages where cyber is an add-on item but represents the main risk being covered.</p> <p>Cyber as add-on coverage and not as main risk being covered (<50%) includes all coverages where cyber is an add-on item but does not represent the main risk being covered.</p>
C0050	Line(s) of Business	<p>Identification of the Line of Business covered in the commercial products. Should the same commercial product be written across more than one Line of Business, multiple options should be selected to reflect the business written.</p> <p>Options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 – Medical expense insurance 2 – Income protection insurance 3 – Workers' compensation insurance 4 – Motor vehicle liability insurance 5 – Other motor insurance 6 – Marine, aviation and transport insurance 7 – Fire and other damage to property insurance 8 – General liability insurance 9 – Credit and suretyship insurance 10 – Legal expenses insurance 11 – Assistance insurance 12 – Miscellaneous financial loss insurance 13 – Proportional medical expense reinsurance 14 – Proportional income protection reinsurance 15 – Proportional workers' compensation reinsurance 16 – Proportional motor vehicle liability reinsurance 17 – Proportional other motor reinsurance 18 – Proportional marine, aviation and transport reinsurance

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		<p>19 – Proportional fire and other damage to property reinsurance</p> <p>20 – Proportional general liability reinsurance</p> <p>21 – Proportional credit and suretyship reinsurance</p> <p>22 – Proportional legal expenses reinsurance</p> <p>23 – Proportional assistance reinsurance</p> <p>24 – Proportional miscellaneous financial loss reinsurance</p> <p>25 – Non-proportional health reinsurance</p> <p>26 – Non-proportional casualty reinsurance</p> <p>27 – Non-proportional marine, aviation and transport reinsurance</p> <p>28 – Non-Proportional property reinsurance</p>
C0080	Sum(s) insured	Amount of the total sum(s) insured for risks inception in the 'reporting period' for the relevant Product Group Code.
C0090	Premium(s)	Amount of the total gross written premium for risks inception in the 'reporting period' for the relevant Product Group Code.
C0100	Sum(s) reinsured	<p>Amount of the sums(s) insured reported in column C0080 ceded to reinsurance undertakings.</p> <p>This item is to include only the following types of reinsurance–</p> <p>(a) Facultative</p> <p>(b) Proportional quota share.</p> <p>(c) Risk excess of loss that is not subject to any aggregate retentions.</p>
C0110	Number of Claims settled with Payment	<p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p> <p>Number of Claims, for the relevant Product Group Code, that have been settled during the 'reporting period'. Only claims that have been settled with payment to policyholders are to be included in this numbers (i.e. claims settled at nil claim payment to the policyholder are to be not included in this number as these are reported in C0130).</p>
C0120	Amount of gross claims Paid - Total	<p>Total amount of gross claims paid, for the relevant Product Group Code, for claims that have been settled with payment during the 'reporting period'.</p> <p>This amount is to include–</p> <p>(a) claims paid in previous reporting periods relating to claims settled with payment in this reporting year;</p> <p>(b) any amounts relating to claims settled with payment in this 'reporting period' that have not yet fully been paid at the reporting reference date (because at the reporting reference date part of the amount sits in 'Insurance & intermediaries payables' on the balance sheet);</p>

		<p>(c) allocated loss adjustment expenses that have been assigned to the claims settled with payment; and (d) ‘allocated loss adjustment expenses’ that have been assigned to the claims settled without payment.</p> <p>For lines of business 1 to 12 (as denoted in C0050) this will equal the sum of columns C0121, C0122 and C0123. For all other lines, this is the total amount of gross claims paid.</p>
C0121	Amount of Gross Claims Paid - First Party	<p>Amount of gross claims paid for first party claims, for the relevant Product Group Code, for claims that have been settled with payment during the ‘reporting period’.</p> <p>First Party claims include losses incurred by the policyholder such as (but not limited to) loss of income, losses from business interruption, losses from data and software loss etc.</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p> <p>This amount is to include–</p> <ul style="list-style-type: none"> (a) claims paid in previous reporting periods relating to claims settled with payment in this reporting year; (b) any amounts relating to claims settled with payment in this ‘reporting period’ that have not yet fully been paid at the reporting reference date (because at the reporting reference date part of the amount sits in ‘Insurance & intermediaries payables’ on the balance sheet); (c) allocated loss adjustment expenses that have been assigned to the claims settled with payment; and (d) ‘allocated loss adjustment expenses’ that have been assigned to the claims settled without payment.
C0122	Amount of Gross Claims Paid - Third Party	<p>Amount of gross claims paid for third party claims, for the relevant Product Group Code, for claims that have been settled with payment during the ‘reporting period’.</p> <p>Third Party claims include losses relating to the policyholders’ liability such as (but not limited to) losses from damage caused by data breach, losses from network service failure etc.</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p> <p>This amount is to include–</p> <ul style="list-style-type: none"> (a) claims paid in previous reporting periods relating to claims settled with payment in this reporting year;

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		<p>(b) any amounts relating to claims settled with payment in this 'reporting period' that have not yet fully been paid at the reporting reference date (because at the reporting reference date part of the amount sits in 'Insurance & intermediaries payables' on the balance sheet);</p> <p>(c) allocated loss adjustment expenses that have been assigned to the claims settled with payment; and</p> <p>(d) 'allocated loss adjustment expenses' that have been assigned to the claims settled without payment.</p>
C0123	Amount of Gross Claims Paid - Costs & Expenses	<p>Amount of gross claims paid for costs and expenses losses, for the relevant Product Group Code, for claims that have been settled with payment during the 'reporting period'.</p> <p>Costs and expenses losses include costs or services delivered by the insurer to restore systems and data after a cyber event (including legal costs).</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p> <p>This amount is to include–</p> <p>(a) claims paid in previous reporting periods relating to claims settled with payment in this reporting year;</p> <p>(b) any amounts relating to claims settled with payment in this 'reporting period' that have not yet fully been paid at the reporting reference date (because at the reporting reference date part of the amount sits in 'Insurance & intermediaries payables' on the balance sheet);</p> <p>(c) allocated loss adjustment expenses that have been assigned to the claims settled with payment; and</p> <p>(d) 'allocated loss adjustment expenses' that have been assigned to the claims settled without payment.</p>
C0130	Number of Claims settled without payment	<p>Number of Claims, for the relevant for the relevant Product Group Code, that have been settled without payment during the 'reporting period'.</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p>
C0140	Gross undiscounted claims provision – Total	<p>Total amount of gross undiscounted claims provision, for the relevant for the relevant Product Group Code at the reporting reference date.</p> <p>This item is to include 'allocated loss adjustment expenses'.</p> <p>For lines of business 1 to 12 (as denoted in C0050) this will equal the sum of columns C0141, C0142 and C0143.</p>

		For all other lines, this is the total amount of gross undiscounted claims provision.
C0141	Gross undiscounted claims provision- First Party	<p>Amount of gross undiscounted claims provision for first party claims, for the relevant Product Group Code, for claims that have been settled with payment during the ‘reporting period’.</p> <p>First Party claims include losses that relate to policyholders’ own data or loss of income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p>
C0142	Gross undiscounted claims provision - Third Party	<p>Amount of gross undiscounted claims provision for third party claims, for the relevant Product Group Code, for claims that have been settled with payment during the ‘reporting period’.</p> <p>Third Party claims include losses that relate to policyholders’ liability for damage caused to others’ data or income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p>
C0143	Gross undiscounted claims provision - Costs & Expenses	<p>Amount of gross undiscounted claims provision for costs and expenses losses, for the relevant Product Group Code, for claims that have been settled with payment during the ‘reporting period’.</p> <p>Costs and expenses losses include coverages that only relate to costs or services delivered by the coverage issuer to restore systems and data after a cyber event (including legal costs).</p> <p>This must only be reported for lines of business 1 to 12 as denoted in C0050.</p>

Section IR.22.01 instructions.

IR.22.01 – Impact of long term guarantees measures and transitionals

General comments

This section relates to annual submission of information for individual entities and groups.

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This template is relevant when at least one long term guarantee measure or transitional is used by the undertaking.

This template must reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a cumulative step-by-step approach must be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be reported positive if they increase the amount of the item being reported and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values must be reported).

R0100 and R0110 are not required for groups.

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures.
C0020/R0010	Without transitional on technical provisions — Technical Provisions	Total amount of gross technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the transitional deduction to technical provisions. It must be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.
C0040/R0010	Without transitional on interest rate — Technical Provisions	Total amount of gross technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment ('MA'). If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.

		It must be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.
C0060/R0010	Without volatility adjustment and without other transitional measures — Technical Provisions	Total amount of gross technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.
C0080/R0010	Without matching adjustment and without all the others — Technical Provisions	Total amount of gross technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	Amount of the adjustment to the gross technical provisions due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060.
C0100/R0010	Impact of all LTG measures and transitionals — Technical Provisions	Amount of the adjustment to the gross technical provisions due to the application of the LTG measures and transitionals.
C0010/R0020	Amount with LTG measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0020	Without transitional on technical provisions — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

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		<p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0020	<p>Impact of transitional on technical provisions — Basic own funds</p>	<p>Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.</p> <p>It must be the difference between the basic own funds calculated considering the technical provisions without transitional deduction to technical provisions and the basic own funds calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0020	<p>Without transitional on interest rate — Basic own funds</p>	<p>Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0020	<p>Impact of transitional on interest rate — Basic own funds</p>	<p>Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It must be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions reported under C0020.</p>
C0060/R0020	<p>Without volatility adjustment and without other transitional measures — Basic own funds</p>	<p>Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0020	<p>Impact of volatility adjustment set to zero — Basic own funds</p>	<p>Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero.</p> <p>It must be the difference between the basic own funds calculated considering the technical provisions without volatility adjustment and without other transitional measures and the basic own funds calculated with the technical provisions reported under C0040.</p>
C0080/R0020	<p>Without matching adjustment and without all the others — Basic own funds</p>	<p>Total amount of basic own funds calculated considering technical provisions without any LTG measure.</p>

		If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the basic own funds calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the basic own funds calculated with the technical provisions reported under C0060.
C0100/R0020	Impact of all LTG measures and transitionals — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.
C0010/R0030	Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0030	Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0030	Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions. It must be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional deduction to technical provisions and the excess of assets over liabilities calculated with the technical provisions with LTG and transitional measures.
C0040/R0030	Without transitional on interest rate — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0030	Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.

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		It must be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the excess of assets over liabilities calculated with the technical provisions reported under C0020.
C0060/R0030	Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0030	Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the excess of assets over liabilities calculated considering the technical provisions without volatility adjustment and without other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0040.
C0080/R0030	Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0030	Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the excess of assets over liabilities calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0060.
C0100/R0030	Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.
C0010/R0040	Amount with LTG measures and transitionals — Basic own funds — Restricted own funds	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions including the

	due to ring-fencing and matching portfolio	adjustments due to the long term guarantee measures and transitional measures.
C0020/R0040	Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0040	Impact of transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional deduction to technical provisions. It must be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without transitional deduction to technical provisions and the restricted own funds due to ring-fencing calculated with the technical provisions with LTG and transitional measures.
C0040/R0040	Without transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0040	Impact of transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the restricted own funds due to ring-fencing calculated with the technical provisions reported under C0020.
C0060/R0040	Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.

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		If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0040	Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without volatility adjustment and without other transitional measures and the restricted own funds due to ring-fencing calculated with the technical provisions reported under C0040.
C0080/R0040	Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0040	Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the restricted own funds due to ring-fencing calculated with the technical provisions reported under C0060.
C0100/R0040	Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the LTG measures and transitionals.
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0050	Without transitional on technical provisions — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0050	Impact of transitional on technical provisions —	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.

	Eligible own funds to meet SCR	It must be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR calculated with the technical provisions with LTG and transitional measures.
C0040/R0050	Without transitional on interest rate — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated with the technical provisions reported under C0020.
C0060/R0050	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0040.
C0080/R0050	Without matching adjustment and without all the others —	Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.

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	Eligible own funds to meet SCR	If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0060.
C0100/R0050	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the LTG measures and transitionals.
C0010/R0060	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0060	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0060	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions. It must be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions with LTG and transitional measures.
C0040/R0060	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.

C0050/R0060	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0020.</p>
C0060/R0060	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0060	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0040.</p>
C0080/R0060	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0060	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0060.</p>

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C0100/R0060	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.
C0010/R0070	Amount with LTG measures and transitionals — Eligible own funds to meet SCR – Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0070	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0070	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions. It must be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions with LTG and transitional measures.
C0040/R0070	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0070	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0020.
C0060/R0070	Without volatility adjustment and without other transitional	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustments due to the transitional deduction to technical

	measures — Eligible own funds to meet SCR–Tier 2	provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0070	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0040.
C0080/R0070	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0070	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0060.
C0100/R0070	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the LTG measures and transitionals.
C0010/R0080	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0080	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

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		<p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0080	<p>Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 3</p>	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0080	<p>Without transitional on interest rate — Eligible own funds to meet SCR–Tier 3</p>	<p>Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0080	<p>Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 3</p>	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0020.</p>
C0060/R0080	<p>Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 3</p>	<p>Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0080	<p>Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3</p>	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero.</p> <p>It must be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet</p>

		SCR-Tier 3 calculated with the technical provisions reported under C0040.
C0080/R0080	Without matching adjustment and without all the others — Eligible own funds to meet SCR-Tier 3	Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0080	Impact of matching adjustment set to zero — Eligible own funds to meet SCR-Tier 3	Amount of the adjustment to the eligible own funds to meet SCR-Tier 3 due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the eligible own funds to meet SCR-Tier 3 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR-Tier 3 calculated with the technical provisions reported under C0060.
C0100/R0080	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR-Tier 3	Amount of the adjustment to the eligible own funds to meet SCR-Tier 3 due to the application of the LTG measures and transitionals.
C0010/R0090	Amount with LTG measures and transitionals — SCR	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0020/R0090	Without transitional on technical provisions –SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0090	Impact of transitional on technical provisions — SCR	Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions. It must be the difference between the SCR calculated considering the technical provisions without transitional deduction to technical provisions and the SCR calculated with the technical provisions with LTG and transitional measures.
C0040/R0090	Without transitional on interest rate — SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

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		If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0090	Impact of transitional on interest rate — SCR	Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions reported under C0020.
C0060/R0090	Without volatility adjustment and without other transitional measures — SCR	Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0090	Impact of volatility adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the SCR calculated with the technical provisions reported under C0040.
C0080/R0090	Without matching adjustment and without all the others — SCR	Total amount of SCR calculated considering Technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0090	Impact of matching adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the SCR calculated with the technical provisions reported under C0060.
C0100/R0090	Impact of all LTG measures and transitionals –SCR	Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals.
C0010/R0100	Amount with LTG measures and transitionals — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions including the

		adjustments due to the long term guarantee measures and transitional measures.
C0020/R0100	Without transitional on technical provisions — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0100	Impact of transitional on technical provisions — Eligible own funds to meet MCR	Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions. It must be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet MCR calculated with the technical provisions with LTG and transitional measures.
C0040/R0100	Without transitional on interest rate — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0100	Impact of transitional on interest rate — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions reported under C0020.
C0060/R0100	Without volatility adjustment and without other transitional measures — Eligible own funds to meet MCR	Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.

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C0070/R0100	Impact of volatility adjustment set to zero — Eligible own funds to meet MCR	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero.</p> <p>It must be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0040.</p>
C0080/R0100	Without matching adjustment and	Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without all the others — Eligible own funds to meet MCR without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0100	Impact of matching adjustment set to zero — Eligible own funds to meet MCR	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It must be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0060.</p>
C0100/R0100	Impact of all LTG measures and transitionals — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the LTG measures and transitionals.
C0010/R0110	Amount with LTG measures and transitionals — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0110	Without transitional on technical provisions — Minimum Capital Requirement	<p>Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0110	Impact of transitional on technical provisions — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.</p> <p>It must be the difference between the MCR calculated considering the technical provisions without transitional deduction to technical provisions and the MCR calculated with the technical provisions with LTG and transitional measures.</p>

C0040/R0110	Without transitional on interest rate — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0110	Impact of transitional on interest rate — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It must be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions reported under C0020.
C0060/R0110	Without volatility adjustment and without other transitional measures — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment. If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0110	Impact of volatility adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the volatility adjustment. It must reflect the impact of setting the volatility adjustment to zero. It must be the difference between the MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the MCR calculated with the technical provisions reported under C0040.
C0080/R0110	Without matching adjustment and without all the others — MCR	Total amount of MCR calculated considering technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0110	Impact of matching adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the matching adjustment. It must include the impact of setting the volatility adjustment and the matching adjustment to zero. It must be the difference between the MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the MCR calculated with the technical provisions reported under C0060.

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C0100/R0110	Impact of all LTG measures and transitionals — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the LTG measures and transitionals.
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Section IR.22.02 instructions.**IR.22.02 – Matching adjustment portfolio projection of future cash flows****General comments**

This section relates to annual submission of information for individual entities.

This template must be reported by each matching portfolio approved by the GFSC.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number must be consistent over time and must be used to identify the matching portfolio number in other templates.
C0020/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — Longevity, mortality and revision obligations cash outflows	Future cash out-flows related to the longevity, mortality and revision benefits of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0030/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — Expenses cash outflows	Future cash out-flows related to the expenses of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0040/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — De-risked Assets cash-flows	Cash flows (out-flows and in-flows) of assets linked to each matching portfolio and split by year of due payment or receipt of the cash flow. These flows must be appropriately corrected to take into account the probability of default or the portion of the long term average of the spread over the risk-free interest rate as set out in regulation 69 of the Insurance Companies Regulations.
C0050/R0010 to R0450	Mismatch during reporting period — Positive undiscounted mismatch (inflows > outflows)	If the frequency is lower than yearly then report the sum of the positive undiscounted mismatches (inflows > outflows) through the year of each row. Positive mismatches for some periods must not be netted off of negative mismatches.
C0060/R0010 to R0450	Mismatch during reporting period — Negative undiscounted mismatch (inflows < outflows)	If the frequency is lower than yearly then report the sum of the deficit undiscounted mismatches (inflows < outflows) through the year of each row.

		Negative mismatches for some periods must not be netted off of positive mismatches.
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Section IR.22.03 instructions.**IR.22.03 – Matching adjustment calculation****General comments**

This section relates to annual submission of information for individual entities.

This template must be reported by each matching portfolio approved by the GFSC.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number has to be consistent over time and must be used to identify the matching portfolio number in other templates.
Overall calculation of the matching adjustment		
C0010/R0010	Annual effective rate applied to the CF of the obligations	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows ('CF') of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value in accordance with regulation 65(1) of the Insurance Companies Regulations of the portfolio of assigned assets.
C0010/R0020	Annual effective rate of the best estimate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of insurance or reinsurance obligations where the time value of money is taken into account using the basic risk-free interest rate term structure.
C0010/R0030	Probability of default used to de-risk assets cash flows	The probability of default corresponds to the amount expressed as a financial percentage (same format as for rows R0010 and R0020) used to adjust the assets cash flows of the assigned portfolio of assets pursuant to regulation 69 of the Insurance Companies Regulations. 'De-risked assets cash flows' means 'expected assets cash-flows' as referred to in regulation 69 of the Insurance Companies Regulations. This amount must not include the increase reported in row R0050.

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C0010/R0040	Portion of the fundamental spread not reflected when de-risking assets cash flows	Portion of the fundamental spread that has not been reflected in the adjustment to the cash-flows of the assigned portfolio of assets as set out in regulation 69 of the Insurance Companies Regulations. This amount must be expressed as a financial percentage (same format as rows R0010 and R0020). This amount must not include the increase reported in row R0050.
C0010/R0050	Increase of fundamental spread for sub investment grade assets	This adjustment is no longer required by the matching adjustment requirements and R0050 should be reported as zero from 31 December 2024.
C0010/R0060	Matching adjustment to the risk free rate	Matching adjustment to the risk free rate for the reported portfolio, reported in basis points using decimal notation, e.g. 100bp reported as 0.01.
Eligibility criteria using SCR mortality stress		
C0010/R0070	Mortality risk stress for the purpose of the matching adjustment	Increase of the gross best estimate calculated with the basic risk free rate following a mortality risk stress compared to the gross best estimate calculated with the basic risk rate, as set out in regulation 69 of the Insurance Companies Regulations.
Portfolio		
C0010/R0080	Market value of the assets of the portfolio	Solvency II value of the assets of the portfolio.
C0010/R0090	Market value of assets linked to inflation	Solvency II value of the assets with return linked to inflation (regulation 69 of the Insurance Companies Regulations).
C0010/R0100	Best estimate linked to inflation	Amount of best estimate of cash flows of the insurance or reinsurance obligations that depend on inflation.
C0010/R0110	Market value assets where third party can change the cash flows	Value of the assets where third party can change the cash flows (regulation 69 of the Insurance Companies Regulations).
C0010/R0120	Return on assets — portfolio assets	Identify the de-risked Internal Rate of Return ('IRR') of the assets linked to any matching adjustment portfolio measured as the discount rate at which the present value of the cash outflows of an asset equals the present value of its de-risked cash inflows.
C0010/R0130	Market value of surrendered contracts	Value of the best estimate of the insurance and reinsurance obligations stemming from contracts underlying each matching adjustment portfolio which have been surrendered during the reporting period.
C0010/R0140	Number of surrender options exercised	Number of surrender options exercised during the reporting period related to insurance and reinsurance obligations of each matching portfolio.
C0010/R0150	Market value of assets covering surrendered contracts	Value of the assets, valued in accordance with regulation 65(1) of the Insurance Companies Regulations, covering the insurance and reinsurance obligations surrendered at the time the surrender options were exercised.
C0010/R0160	Amount paid to policyholders	Value of the amount paid to policyholders according to their surrender rights.

		This amount differs from row R0130 and R0150 where the surrender clause of the contract does not give the policyholder the right to receive the full amount in those rows.
Liabilities		
C0010/R0170	Duration	Measure equivalent to Macaulay duration for liabilities considering all cash flows of insurance or reinsurance obligations arising from portfolios where the matching adjustment has been used.

Section IR.22.04 instructions.

IR.22.04 – Information on the transitional on interest rates calculation

General comments

This section relates to annual submission of information for individual entities.

This template must be reported by currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied. When filling C0020 only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate must be considered. The Future Discretionary Benefits must not be considered.

The assessment to distinguish between the Solvency I interest rate intervals might be done by Homogeneous Risk Groups (HRG).

	ITEM	INSTRUCTIONS
Overall calculation of the transitional adjustment		
Z0010	Currency	Identify the ISO 4217 alphabetic code of each of the currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied.
C0010/R0010	Solvency I interest rate	The interest rate (as a decimal) as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive.
C0010/R0020	Annual effective rate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of admissible insurance and reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of admissible insurance and reinsurance obligations where the time value of money is taken into account using the relevant risk-free interest rate term structure referred to in regulation 67(2) of the Insurance Companies Regulations.

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C0010/R0030	Portion of the difference applied at the reporting date	Percentage (as a decimal) of the difference between the Solvency I interest rate (R0010) and the Annual effective rate (R0020) (e.g. 1,00 at the beginning of the transitional period and 0,00 at the end).
C0010/R0040	Adjustment to risk free rate	Transitional adjustment to the risk free rate expressed as a percentage (as a decimal).
Solvency I interest rate		
C0020/R0100	Best estimate — Up to 0.5 per cent	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate must be considered. The Future Discretionary Benefits must not be considered.</p>
C0020/R0110 to R0200	Best estimate — Best estimate	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.</p> <p>The lower reference is exclusive and the higher reference is inclusive.</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate must be considered. The Future Discretionary Benefits must not be considered.</p>
C0020/R0210	Best estimate — Above 8.0 per cent	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate must be considered. The Future Discretionary Benefits must not be considered.</p>
C0030/R0100	Average duration of insurance and reinsurance obligations — Up to 0.5%	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative

		provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).
C0030/R0110 to R0200	Average duration of insurance and reinsurance obligations — Average duration of insurance and reinsurance obligations	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval. The lower reference is exclusive and the higher reference is inclusive.
C0030/R0210	Average duration of insurance and reinsurance obligations — Above 8.0 per cent	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).

Section IR.22.07 instructions.**IR.22.07 – Best estimate subject to volatility adjustment by currency****General comments**

This section relates to annual submission of information for individual entities.

This template must only be reported by insurance and reinsurance undertakings that apply volatility adjustment in accordance with regulation 70 of the Insurance Companies Regulations.

This template must reflect the gross best estimate liability of insurance and reinsurance life obligations subject to volatility adjustment split by currency of the obligations which the contract was entered into. The best estimate liability reported must take into account the volatility adjustment. The best estimate liability subject to any matching adjustment must not be reported in this template.

R0010-R0100 should all be shown in the reporting currency and correspond to the sum of the amounts in IR.12.01 C0070/R0330 and IR.17.01 C0180 / R0480.

	ITEM	INSTRUCTIONS
R0010	BEL subject to VA – GBP	Best estimate liability subject to volatility adjustment – liabilities in GB pounds

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R0020	BEL subject to VA – EUR	Best estimate liability subject to volatility adjustment – liabilities in euros
R0030	BEL subject to VA – DKK	Best estimate liability subject to volatility adjustment – liabilities in Danish kroner
R0040	BEL subject to VA – NOK	Best estimate liability subject to volatility adjustment – liabilities in Norwegian kroner
R0050	BEL subject to VA – SEK	Best estimate liability subject to volatility adjustment – liabilities in Swedish krona
R0060	BEL subject to VA – AUD	Best estimate liability subject to volatility adjustment – liabilities in Australian dollars
R0070	BEL subject to VA – CAD	Best estimate liability subject to volatility adjustment – liabilities in Canadian dollars
R0080	BEL subject to VA – USD	Best estimate liability subject to volatility adjustment – liabilities in US dollars
R0090	BEL subject to VA – other	Best estimate liability subject to volatility adjustment – liabilities in currencies other than those listed above
R0100	Total BEL subject to VA	Total best estimate liability subject to volatility adjustment

Section IR.23.01 instructions.**IR.23.01 – Own funds****General comments**

This section relates to quarterly and annual submission for individual entities and groups.

	ITEM	INSTRUCTIONS
Basic own funds		
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria must be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.

R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully meets the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under regulation 73(c) and 81(2) of the Insurance Companies Regulations.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under regulation 65(1) of the Insurance Companies Regulations. and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.

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R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to regulation 65(1) of the Insurance Companies Regulations.
R0130/C0020	Reconciliation reserve — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities issued by the undertaking.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets of the undertaking.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.

R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds		
R0220/C0010	Own funds from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either—</p> <ul style="list-style-type: none"> (a) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or (b) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the GFSC, and do not appear on the balance sheet as liabilities. <p>Subordinated liabilities which do not count as basic own funds must not be reported here, but on the balance sheet (template IR.02.01) as subordinated liabilities that do not count as basic own funds.</p>
Total basic own funds		
R0290/C0010	Total basic own funds	This is the total amount of basic own fund
R0290/C0020	Total basic own funds— tier 1 unrestricted	This is the amount of basic own fund items that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds — tier 1 restricted	This is the amount of basic own fund items that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds— tier 2	This is the amount of basic own fund items that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds— tier 3	This is the amount of basic own fund items that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand.

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R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees held in trust— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0340/C0040	Letters of credit and guarantees held in trust— tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than those held in trust— total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0350/C0040	Letters of credit and guarantees other than those held in trust— tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0350/C0050	Letters of credit and guarantees other than those held in trust— tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.

R0360/C0010	Supplementary members' calls by – total	This is the total amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0360/C0040	Supplementary members' calls— tier 2	This is the amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members' calls — other	This is the total amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in regulations 82 and 83 of the Insurance Companies Regulations.
R0370/C0040	Supplementary members' calls — other— tier 2	This is the amount of any future claims which mutual or mutual–type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in regulations 82 and 83 of the Insurance Companies Regulations that meet the criteria for Tier 2.
R0370/C0050	Supplementary members' calls — other— tier 3	This is the amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in regulations 82 and 83 of the Insurance Companies Regulations that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds — tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
Available and eligible own funds		
R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the Tier 1, Tier 2 and Tier 3 criteria and that are therefore available to meet the SCR.
R0500/C0020	Total available own funds to meet the SCR — tier 1 unrestricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.

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R0500/C0030	Total available own funds to meet the SCR — tier 1 restricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR.
R0500/C0040	Total available own funds to meet the SCR — tier 2	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.
R0500/C0050	Total available own funds to meet the SCR — tier 3	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after deductions, that meet the Tier 1 and Tier 2 criteria and that are therefore available to meet the MCR.
R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
R0510/C0040	Total available own funds to meet the MCR — tier 2	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR.
R0540/C0010	Total eligible own funds to meet the SCR	This is the total amount of available own funds that are eligible to cover the SCR.
R0540/C0020	Total eligible own funds to meet the SCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0030	Total eligible own funds to meet the SCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0040	Total eligible own funds to meet the SCR — tier 2	This is the amount of Tier 2 own fund items that are eligible to meet the SCR.
R0540/C0050	Total eligible own funds to meet the SCR — tier 3	This is the amount of Tier 3 own fund items that are eligible to meet the SCR.
R0550/C0010	Total eligible own funds to meet the MCR	This is the total amount of own fund items that are eligible to meet the MCR.
R0550/C0020	Total eligible own funds to meet the MCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0030	Total eligible own funds to meet the MCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR — tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.

R0580/C0010	SCR	This is the total SCR of the undertaking as a whole and must correspond to the SCR reported on the relevant SCR template. For quarterly reporting this is the latest SCR to be calculated and reported in accordance with regulation 93(1) of the Insurance Companies Regulations, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on.
R0600/C0010	MCR	This is the MCR of the undertaking and must correspond to the total MCR reported in the relevant MCR template.
R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0010	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total of eligible own funds to meet the MCR divided by the MCR amount.
Reconciliation Reserve		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the undertaking, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	These are the dividends, distributions and charges foreseeable by the undertaking.
R0725/C0060	Deductions for participations in financial and credit institutions	This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of the Solvency 2 Technical Standards.
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (Article 69(a)(i) to (v), Article 72(a) and Article 76(a) of the Solvency 2 Technical Standards, as well as those basic own fund items approved by the GFSC in accordance with Article 79 of the Solvency 2 Technical Standards).
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios.
R0760/C0060	Reconciliation reserve — total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of the Solvency 2 Technical Standards.

General comments

This section relates to quarterly and annual submission for groups.

The template is applicable under all three calculation methods for group solvency capital requirement. Since most of the items are applicable to the part of the group that is covered by method 1, the items applicable when Deduction and Aggregation is used, exclusively or in combination with method 1, are clearly identified in the instructions.

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	ITEM	INSTRUCTIONS
Basic own funds		
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the group that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria must be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1– criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0020/C0010	Non–available called but not paid in ordinary share capital at group level — total	This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0020/C0020	Non–available called but not paid in ordinary share capital at group level — tier 1 unrestricted	This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards. that meets tier 1 unrestricted criteria.
R0020/C0040	Non–available called but not paid in ordinary share capital at group level –tier 2	This is the amount of called but not paid in ordinary share capital which is deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards. which meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that meets the criteria for Tier 1 unrestricted.

	undertakings — tier 1 unrestricted	
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0060/C0010	Non-available subordinated mutual member accounts at group level — total	This is the total amount of subordinated mutual member accounts which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0060/C0030	Non-available subordinated mutual member accounts at group level — tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 restricted.
R0060/C0040	Non-available subordinated mutual member accounts at group level — tier 2	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 2.
R0060/C0050	Non-available subordinated mutual member accounts at group level — tier 3	This is the amount of subordinated mutual member accounts which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under regulation 73(c) and 81(2) of the Insurance Companies Regulations.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under regulation 73(c) and 81(2) of the Insurance Companies Regulations and that meet the criteria for Tier 1 unrestricted items.
R0080/C0010	Non-available surplus funds at group level) –total	This is the total amount of surplus funds which are deemed non-available as regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0080/C0020	Non-available surplus funds at group level) — tier 1 unrestricted	This is the amount of surplus funds that are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to

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		(7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued that meet the criteria for Tier 3.
R0100/C0010	Non-available preference shares at group level — total	This is the total amount of preference shares which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0100/C0030	Non-available preference shares at group level — tier 1 Restricted	This is the amount of preference shares which are deemed non — available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meet the criteria for Tier 1 restricted items.
R0100/C0040	Non-available preference shares at group level — tier 2	This is the amount of preference shares which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meet the criteria for Tier 2.
R0100/C0050	Non-available preference shares at group level — tier 3	This is the amount of preference shares which are deemed non-available as regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.
R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0120/C0010	Non-available share premium account related to preference shares at group level — total	This is the total amount of the share premium account relating to preference shares that is deemed non-available as regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0120/C0030	Non-available share premium account related to preference	This is the amount of the share premium account relating to preference shares that is deemed non-available as

	shares at group level — tier 1 restricted	defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meets the criteria for Tier 1 restricted items.
R0120/C0040	Non-available share premium account related to preference shares at group level — tier 2	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meets the criteria for Tier 2.
R0120/C0050	Non-available share premium account related to preference shares at group level — tier 3	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards and which meets the criteria for Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to regulation 65(1) of the Insurance Companies Regulations.
R0130/C0020	Reconciliation — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0150/C0010	Non-available subordinated liabilities at group level — total	This is the total amount of subordinated liabilities that are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0150/C0030	Non-available subordinated liabilities at group level — tier 1 restricted	This is the amount of subordinate liabilities that are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 restricted items.
R0150/C0040	Non-available subordinated liabilities at group level — tier 2	This is the amount of subordinated liabilities that are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 2.
R0150/C0050	Non-available subordinated liabilities at group level — tier 3	This is the amount of subordinated liabilities that are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article

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		330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets that meet the tier 3 classification criteria.
R0170/C0010	An amount equal to the value of net deferred tax assets non available at group level –total	This is the total amount of net deferred tax assets which are deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0170/C0050	An amount equal to the value of net deferred tax assets non available at group level –Tier 3	This is the amount of net deferred tax assets which are deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
R0190/C0010	Non–available own funds related to other own funds items approved by supervisory authority — total	This is the total amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available, as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0190/C0020	Non–available own funds related to other own funds items approved by supervisory authority — tier 1 unrestricted items	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to

		(7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 unrestricted items.
R0190/C0030	Non-available own funds related to other own funds items approved by supervisory authority — tier 1 restricted items	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 restricted items.
R0190/C0040	Non-available own funds related to other own funds items approved by supervisory authority — tier 2	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 2.
R0190/C0050	Non-available own funds related to other own funds items approved by supervisory authority — tier 3	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
R0200/C0010	Minority interests at group level (if not reported as part of another own fund item)– total	This is the total of minority interests in the group being reported upon. This row must be reported if minority interests have not been already included in other items of basic own fund ('BOF') (i.e. minority interests must not be counted twice).
R0200/C0020	Minority interests at group level (if not reported as part of another own fund item)– tier 1 unrestricted	The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 unrestricted items.
R0200/C0030	Minority interests at group level (if not reported as part of another own fund item)– tier 1 restricted	The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 restricted items.
R0200/C0040	Minority interests at group level (if not reported as part of another own fund item)– tier 2	The amount of minority interests in the group being reported upon that meet the criteria for Tier 2.
R0200/C0050	Minority interests at group level (if not reported as part of another own fund item)– tier 3	The amount of minority interests in the group being reported upon that meet the criteria for Tier 3.
R0210/C0010	Non available minority interests at group level — total	This is the total amount of minority interests which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0210/C0020	Non available minority interests at group level — tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.

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		(7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 unrestricted.
R0210/C0030	Non available minority interests at group level — tier 1 restricted	This is the amount of minority interests which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 1 restricted.
R0210/C0040	Non available minority interests at group level — tier 2	This is the amount of minority interests which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 2.
R0210/C0050	Non available minority interests at group level — tier 3	This is the amount of minority interests which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as own funds		
R0220/C0010	Own funds from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either—</p> <p>(a) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</p> <p>(b) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities. Subordinated liabilities which do not count as basic own funds must not be reported here, but on the balance sheet (template IR.02.01) as subordinated liabilities that do not count as basic own funds.</p>
Deductions		
R0240/C0010	value of participations deducted— total	This is the total value of participations deducted, as part of the value reported in row R0230 — total
R0240/C0020	value of participations deducted — tier 1 unrestricted	This is the value of participations that are deducted, as part of the value reported in row R0230 — tier 1 unrestricted
R0240/C0030	Value of participations— tier 1 restricted	This is the value of participations deducted, as part of the value reported in row R0230 — tier 1 restricted
R0240/C0040	Value of participations deducted — tier 2	This is the value of participations deducted, as part of the value reported in row R0230 — tier 2
R0250/C0010	Deductions for participations where there is non-	This is the total deduction of the participations in related undertakings when the information necessary for

	availability of information — total	calculating the group solvency is not available, according to regulation 208 of the Insurance Companies Regulations.
R0250/C0020	Deductions for participations where there is non-availability of information— tier 1 unrestricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to regulation 208 of the Insurance Companies Regulations — tier 1 unrestricted.
R0250/C0030	Deductions for participations where there is non-availability of information tier 1 restricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to regulation 208 of the Insurance Companies Regulations — tier 1 restricted
R0250/C0040	Deductions for participations where there is non-availability of information— 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 regulation 208 of the Insurance Companies Regulations, Tier 2.
R0250/C0050	Deductions for participations where there is non-availability of information)— 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 regulation 208 of the Insurance Companies Regulations, Tier 3.
R0260/C0010	Deduction for participations included via deduction and aggregation (‘D&A’) when the combination of methods is used — total	This is the total deduction of the participations in related undertakings included with the Deduction and Aggregation when the combination of methods is used.
R0260/C0020	Deduction for participations included with D&A when the combination of methods is used — tier 1 unrestricted	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 1 unrestricted.
R0260/C0030	Deduction for participations included with D&A when the combination of methods is used — tier 1 restricted	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation when a combination of methods is used — tier 1 restricted.
R0260/C0040	Deduction for participations included with D&A when the combination of methods is used — tier 2	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 2.
R0260/C0050	Deduction for participations included with D&A when combination of methods is used — tier 3	This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 3.
R0270/C0010	Total of non-available own fund items — total	This is the total of non- available own fund items.
R0270/C0020	Total of non-available own fund items — tier 1 unrestricted	This is the non- available own fund items in Tier 1 unrestricted items.

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R0270/C0030	Total of non–available own fund items — tier 1 restricted	This is the non–available own fund items — tier 1 restricted items.
R0270/C0040	Total of non–available own fund items — tier 2	This is the non–available own fund items — tier 2.
R0270/C0050	Total of non–available own fund items — tier 3	This is the non–available own fund items — tier 3.
R0280/C0010	Total deductions — total	This is the total amount of deductions not included in the reconciliation reserves.
R0280/C0020	Total deductions — tier 1 unrestricted	This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves.
R0280/C0030	Total deductions — tier 1 restricted	This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves.
R0280/C0040	Total deductions — tier 2	This is the amount of deductions from tier 2 not included in the reconciliation reserves.
R0280/C0050	Total deductions — tier 3	This is the amount of deductions from tier 3 not included in the reconciliation reserves.
Total basic own funds after deductions		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after deductions that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after deductions that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.

R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees held in trust— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0340/C0040	Letters of credit and guarantees held in trust — tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than those held in trust — total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0350/C0040	Letters of credit and guarantees other than those held in trust — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0350/C0050	Letters of credit and guarantees other than those held in trust— tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised by the GFSC.
R0360/C0010	These are the basic own fund items included in the Insurance Companies Regulations and the Solvency 2 Technical Standards, as well	These are the basic own fund items included in the Insurance Companies Regulations and the Solvency 2 Technical Standards, as well as those basic own fund items approved by the GFSC

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	as those basic own fund items approved by the GFSC	
R0360/C0040	Supplementary members' calls — tier 2	This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members' calls — other	This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of regulation 82 and 83(1) of the Insurance Companies Regulations.
R0370/C0040	Supplementary members' calls — other— tier 2	This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of regulation 82 and 83(1) of the Insurance Companies Regulations that meet the criteria for Tier 2.
R0370/C0050	Supplementary members' calls — other— tier 3	This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of regulation 82 and 83(1) of the Insurance Companies Regulations that meet the criteria for Tier 3.
R0380/C0010	Non available ancillary own funds at group level — total	This is the total amount of ancillary own funds which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
R0380/C0040	Non available ancillary own funds at group level — tier 2	This is the amount of ancillary own funds which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards. that meet the criteria for Tier 2.
R0380/C0050	Non available ancillary own funds at group level — tier 3	This is the amount of ancillary own funds which are deemed non-available as defined in regulation 201(3) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.

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R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
Own funds of other financial sectors		
The following items are applicable also in case of D&A and combination of methods		
R0410/C0010	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — total	Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations
R0410/C0020	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0410/C0030	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0410/C0040	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 2	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0420/C0010	Institutions for occupational retirement provision — total	Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.

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R0420/C0020	Institutions for occupational retirement provision –tier 1 unrestricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations
R0420/C0030	Institutions for occupational retirement provision –tier 1 restricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations
R0420/C0040	Institutions for occupational retirement provision –tier 2	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 2. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations
R0420/C0050	Institutions for occupational retirement provision –tier 3	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 3. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations
R0430/C0010	Non–regulated entities carrying out financial activities — total	Total of own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0430/C0020	Non–regulated entities carrying out financial activities — tier 1 unrestricted	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0430/C0030	Non–regulated entities carrying out financial activities — tier 1 restricted	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 restricted.

		Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0430/C0040	Non-regulated entities carrying out financial activities — tier 2	Own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non-available own funds according to the relevant sectoral requirements and deducted of own funds according to regulation 207 of the Insurance Companies Regulations.
R0440/C0010	Total own funds of other financial sectors — total	Total of own funds in other financial sectors. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral requirements and after the deduction according to regulation 207 of the Insurance Companies Regulations.
R0440/C0020	Total own funds of other financial sectors — tier 1 unrestricted	Total of own funds in other financial sectors –tier 1 unrestricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral requirements and after the deduction according to regulation 207 of the Insurance Companies Regulations.
R0440/C0030	Total own funds of other financial sectors — tier 1 restricted	Total of own funds in other financial sectors –tier 1 restricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral requirements and after the deduction according to regulation 207 of the Insurance Companies Regulations
R0440/C0040	Total own funds of other financial sectors — tier 2	Total of own funds in other financial sectors –tier 2. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral requirements and after the deduction according to regulation 207 of the Insurance Companies Regulations
R0440/C0050	Total own funds of other financial sectors — Tier 3	Total of own funds in other financial sectors –Tier 3. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral requirements and after the deduction according to regulation 207 of the Insurance Companies Regulations
Own funds when using the D&A, exclusively or in combination of method 1		

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R0450/C0010	Own funds aggregated when using the D&A and combination of method — Total —	These are the total eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the Deduction and aggregation or a combination of methods; after the deduction of non-available own funds at group level.
R0450/C0020	Own funds aggregated when using the D&A and combination of method — Tier 1 unrestricted	These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the Deduction and aggregation or a combination of methods, classified as Tier 1 unrestricted after the deduction of non-available own funds at group level
R0450/C0030	Own funds aggregated when using the D&A and combination of method — Tier 1 restricted	These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the Deduction and aggregation or a combination of methods, classified as Tier 1 restricted after the deduction of non-available own funds at group level
R0450/C0040	Own funds aggregated when using the D&A and combination of method — Tier 2	These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the Deduction and aggregation or a combination of methods, classified as Tier 2 after the deduction of non-available own funds at group level.
R0450/C0050	Own funds aggregated when using the D&A and combination of method — Tier 3	These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the Deduction and aggregation or a combination of methods, classified as Tier 3 after the deduction of non-available own funds at group level.
R0460/C0010	Own funds aggregated when using the D&A and combination of method net of IGT — Total	These are the total eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds. The own funds figure reported here must be net of non-available own funds and net of IGTs.
R0460/C0020	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 unrestricted	These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 unrestricted items. The own funds figure reported here must be net of non-available own funds and net of IGTs.
R0460/C0030	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 restricted	These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted. The own funds figure reported here must be net of non-available own funds and net of IGTs.
R0460/C0040	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 2	These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2.

		The own funds figure reported here must be net of non-available own funds and net of IGTs.
R0460/C0050	Own funds aggregated when using the D&A and combination of method net of IGT — Tier 3	These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3. The own funds figure reported here must be net of non-available own funds and net of IGTs.
R0520/C0010	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) –total	This is the total own funds of the undertaking, comprising basic own funds after deductions, plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via Deduction and aggregation.
R0520/C0020	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 unrestricted	This is the own funds of the undertaking, comprising basic own funds after deductions, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via Deduction and aggregation and that meet the criteria to be included in Tier 1 unrestricted items.
R0520/C0030	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 restricted	This is the own funds of the undertaking, comprising basic own funds after deductions, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via Deduction and aggregation and that meet the criteria to be included in Tier 1 restricted items.
R0520/C0040	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 2	This is the own funds of the undertaking, comprising basic own funds after deductions, plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via Deduction and aggregation and that meet the criteria to be included in Tier 2.
R0520/C0050	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A)– tier 3	This is the own funds of the undertaking, comprising basic own funds after deductions, plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and the undertakings included via Deduction and aggregation and that meet the criteria to be included in Tier 3.
R0530/C0010	Total available own funds to meet the minimum consolidated group SCR –total	This is the total own funds of the undertaking, comprising basic own funds after deductions, that are available to meet the minimum consolidated group SCR, excluding the own funds from other financial sector and from the undertakings included via Deduction and aggregation.
R0530/C0020	Total available own funds to meet the minimum consolidated group SCR– tier 1 unrestricted	This is the own funds of the undertaking, comprising basic own funds after deductions, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 unrestricted.

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R0530/C0030	Total available own funds to meet the minimum consolidated group SCR — tier 1 restricted	This is the own funds of the group, comprising basic own funds after deductions, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 restricted items.
R0530/C0040	Total available own funds to meet the minimum consolidated group SCR — tier 2	This is the own funds of the undertaking, comprising basic own funds after deductions, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2.
R0560/C0010	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — total	This is the total group own funds which are eligible to cover the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and aggregation) under the limits. For the purpose of the eligibility of those own fund items the consolidated group SCR must not include the capital requirements from other financial sectors (Article 336(c) of the Solvency 2 Technical Standards) consistently.
R0560/C0020	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 unrestricted	This is the group own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and aggregation), that meet the criteria for Tier 1 unrestricted items.
R0560/C0030	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 Restricted	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and aggregation), that meet the criteria for Tier 1 restricted items.
R0560/C0040	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 2	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and aggregation), that meet the criteria for Tier 2.
R0560/C0050	Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 3	This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via Deduction and aggregation), that meet the criteria for Tier 3.
R0570/C0010	Total eligible own funds to meet the minimum consolidated group SCR— total	This is the total eligible own funds to meet the minimum consolidated group SCR.
R0570/C0020	Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items.

R0570/C0030	Total eligible own funds to meet the minimum consolidated group SCR — tier 1 restricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items.
R0570/C0040	Total eligible own funds to meet the minimum consolidated group SCR — tier 2	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 2.
R0590/C0010	Consolidated Group SCR	Consolidated group SCR calculated for the consolidated data in accordance with regulation 209(4) of the Insurance Companies Regulations. For quarterly reporting this is the latest SCR to be calculated and reported, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on.
R0610/C0010	Minimum consolidated Group SCR	Minimum consolidated group SCR calculated for the consolidated data (method 1) as per regulation 209 and 210 of the Insurance Companies Regulations and Article 335 of the Solvency 2 Technical Standards.
R0630/C0010	Ratio of Eligible own funds to the consolidated group SCR (excluding other financial sectors and the undertakings included via D&A)	This is the solvency ratio calculated as the total of eligible own funds to meet the consolidated group SCR divided by the consolidated group SCR, excluding capital requirements and own funds from other financial sectors and the undertakings included via Deduction and aggregation. For the purpose of this ratio the consolidated group SCR must not include the capital requirements from other financial sectors (Article 336 (c) of the Solvency 2 Technical Standards).
R0650/C0010	Ratio of Eligible own funds to Minimum Consolidated Group SCR	This is the minimum solvency ratio calculated as the total of eligible own funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via Deduction and aggregation).
R0660/C0010	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A)	This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via Deduction and aggregation, to meet the total group SCR.
R0660/C0020	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via Deduction and aggregation, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted

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R0660/C0030	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via Deduction and aggregation to meet the total group SCR that meet the criteria to be included in Tier 1 restricted
R0660/C0040	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 2	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via Deduction and aggregation to meet the total group SCR that meet the criteria to be included in Tier 2
R0660/C0050	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 3	This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via Deduction and aggregation to meet the total group SCR that meet the criteria to be included in Tier 3
R0670/C0010	SCR for entities included with D&A method	This is the total of solvency capital requirements for undertakings included with Deduction and Aggregation method. This cell must include sum of the proportional share of the SCR for undertakings included in the group solvency calculation through Deduction and aggregation. It's only relevant in case of Deduction and aggregation and combination of methods.
R0680/C0010	Group SCR	The group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336, (a), (b), (c) and (d) of Solvency 2 Technical Standards (R0590/C0010) and the SCR for entities included with Deduction and aggregation (R0670/C0010).
R0690/C0010	Ratio of Eligible own funds to the group SCR including other financial sectors and D&A undertakings	This is solvency ratio calculated as the total of eligible own funds to meet the group SCR divided by the group SCR, including other financial sectors and Deduction and aggregation undertakings
Reconciliation Reserve		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company and the related undertakings, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	These are the dividends, distributions and charges foreseeable by the undertaking.
R0725/C0060	Deductions for participations in financial and credit institutions	This is the total deduction for participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to regulation

		207 of the Insurance Companies Regulations. Those participations are deducted from the reconciliation reserve and added back as own funds according to the relevant sectoral requirements in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities.
R0725/C0010	value of participations deducted– total	This is the total value of participations deducted, as part of the value reported in row R0725 — total
R0730/C0060	Other basic own fund items	These are the basic own fund items included in Article 69(a)(i) to (v), Article 72(a) and Article 76(a)(i) to (v) of Article 69, Article 72(a) and Article 76(a) of the Solvency 2 Technical Standards, as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Solvency 2 Technical Standards.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios at group level.
R0750/C0060	Other non-available own funds	These are other non-available own funds of related undertakings according to Article 335 (1)(d) and (f) of the Solvency 2 Technical Standards.
R0760/C0060	Reconciliation reserve — total	This is the reconciliation reserve of the undertaking, before deductions for participations.

Section IR.23.02 instructions.**IR.23.02 – Detailed information by tiers on own funds****General comments**

This section relates to annual submission for individual entities and groups when method 1 is used, either exclusively or in combination with method 2.

	ITEM	INSTRUCTIONS
R0010/C0010	Ordinary share capital –Paid in — total	This is the total of paid in ordinary share capital, including own shares.
R0010/C0020	Ordinary share capital — Paid in — tier 1	This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — total	This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.
R0020/C0040	Ordinary share capital –Called up but not yet paid in — tier 2	This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.

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R0030/C0010	Own shares held — total	This is the total amount of own shares held by the undertaking.
R0030/C0020	Own shares held — tier 1	This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.
R0100/C0010	Total ordinary share capital	This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0020	Total ordinary share capital — tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0040	Total ordinary share capital — tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2.
R0110/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — total	This is the total of paid in initial funds, members' contributions or the equivalent basic own–fund item for mutual and mutual–type undertaking.
R0110/C0020	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — tier 1	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.
R0120/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — total	This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0120/C0040	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — tier 2	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.
R0200/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking	This is the total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0200/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.
R0200/C0040	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.

R0210/C0010	Subordinated mutual member accounts — Dated subordinated — total	This is the total amount of dated subordinated mutual member accounts
R0210/C0020	Subordinated mutual member accounts — Dated subordinated — tier 1	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1.
R0210/C0030	Subordinated mutual member accounts — Dated subordinated — tier 1 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0210/C0040	Subordinated mutual member accounts — Dated subordinated — tier 2	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2.
R0210/C0050	Subordinated mutual member accounts — Dated subordinated — tier 2 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0210/C0060	Subordinated mutual member accounts — Dated subordinated — tier 3	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 3.
R0220/C0010	Subordinated mutual member accounts — Undated subordinated with a call option — total	This is the total of undated subordinated mutual member accounts with a call option.
R0220/C0020	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1.
R0220/C0030	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0220/C0040	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2.
R0220/C0050	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0220/C0060	Subordinated mutual member accounts — Undated subordinated with a call option — tier 3	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3.
R0230/C0010	Subordinated mutual member accounts — Undated	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.

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	subordinated with no contractual opportunity to redeem — total	
R0230/C0020	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0230/C0030	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0230/C0040	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0230/C0050	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0230/C0060	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 3	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0300/C0010	Total Subordinated mutual member accounts	This is the total subordinated mutual member accounts.
R0300/C0020	Total Subordinated mutual member accounts — tier 1	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1.
R0300/C0030	Total Subordinated mutual member accounts — tier 1 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0300/C0040	Total Subordinated mutual member accounts — tier 2	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2.
R0300/C0050	Total Subordinated mutual member accounts — tier 2 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0300/C0060	Total Subordinated mutual member accounts — tier 3	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 3.
R0310/C0010	Dated preference shares — total	This is the total dated preference shares.
R0310/C0020	Dated preference shares — tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.

R0310/C0030	Dated preference shares — tier 1 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0310/C0040	Dated preference shares — tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
R0310/C0050	Dated preference shares — tier 2 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0310/C0060	Dated preference shares — tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
R0320/C0010	Undated preference shares with a call option — total	This is the total undated preference shares with a call option.
R0320/C0020	Undated preference shares with a call option — tier 1	This is the total of undated preference shares with a call option that meet the criteria for Tier 1.
R0320/C0030	Undated preference shares with a call option — tier 1 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0320/C0040	Undated preference shares with a call option — tier 2	This is the total of undated preference shares with a call option that meet the criteria for Tier 2.
R0320/C0050	Undated preference shares with a call option — tier 2 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0320/C0060	Undated preference shares with a call option — tier 3	This is the total of undated preference shares with a call option that meet the criteria for Tier 3.
R0330/C0010	Undated preference shares with no contractual opportunity to redeem — total	This is the total undated preference shares with no contractual opportunity to redeem.
R0330/C0020	Undated preference shares with no contractual opportunity to redeem — tier 1	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0330/C0030	Undated preference shares with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0330/C0040	Undated preference shares with no contractual opportunity to redeem — tier 2	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0330/C0050	Undated preference shares with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0330/C0060	Undated preference shares with no contractual	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.

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	opportunity to redeem — tier 3	
R0400/C0010	Total preference shares	This is the total preference shares.
R0400/C0020	Total preference shares — tier 1	This is the total of preference shares that meet the criteria for Tier 1.
R0400/C0030	Total preference shares — tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0400/C0040	Total preference shares — tier 2	This is the total of preference shares that meet the criteria for Tier 2.
R0400/C0050	Total preference shares — tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0400/C0060	Total preference shares — tier 3	This is the total of preference shares that meet the criteria for Tier 3.
R0410/C0010	Dated subordinated liabilities — total	This is the total of dated subordinated liabilities.
R0410/C0020	Dated subordinated liabilities— tier 1	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1.
R0410/C0030	Dated subordinated liabilities — tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0410/C0040	Dated subordinated liabilities— tier 2	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2.
R0410/C0050	Dated subordinated liabilities— tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0410/C0060	Dated subordinated liabilities— tier 3	This is the amount of dated subordinated liabilities that meet the criteria for Tier 3.
R0420/C0010	Undated subordinated liabilities with a contractual opportunity to redeem — total	This is the total of undated subordinated liabilities that have a contractual opportunity to redeem.
R0420/C0020	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 1.
R0420/C0030	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0420/C0040	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 2.
R0420/C0050	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.

R0420/C0060	Undated subordinated liabilities with a contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 3.
R0430/C0010	Undated subordinated liabilities with no contractual opportunity to redeem — total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem.
R0430/C0020	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0430/C0030	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0430/C0040	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0430/C0050	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0430/C0060	Undated subordinated liabilities with no contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0500/C0010	Total subordinated liabilities — total	This is the total of subordinated liabilities.
R0500/C0020	Total subordinated liabilities — tier 1	This is the total of subordinated liabilities that meet the criteria for Tier 1.
R0500/C0030	Total subordinated liabilities — tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0500/C0040	Total subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0500/C0050	Total subordinated liabilities — tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0500/C0060	Total subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0510/C0070	Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0080	Ancillary own fund items for which an amount was	This is the current amount for ancillary own funds for which an amount was approved under Tier 2.

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	approved — tier 2 current amounts	
R0510/C0090	Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.
R0510/C0100	Ancillary own fund items for which an amount was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 3.
R0520/C0080	Ancillary own fund items for which a method was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 2.
R0520/C0100	Ancillary own fund items for which a method was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 3.
R0600/C0110	Excess of assets over liabilities — attribution of valuation differences – Difference in the valuation of assets	This is the difference in the valuation of assets.
R0610/C0110	Excess of assets over liabilities — attribution of valuation differences — Difference in the valuation of technical provisions	This is the difference in the valuation of technical provisions.
R0620/C0110	Excess of assets over liabilities — attribution of valuation differences – Difference in the valuation of other liabilities	This is the difference in the valuation of other liabilities.
R0630/C0110	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
R0640/C0110	Other, please explain why you need to use this line.	This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 must provide an explanation and details of such items.
R0640/C0120	Other, please explain why you need to use this line	This is the explanation of other items reported in R0640/C0110.
R0650/C0110	Reserves from financial statements adjusted for Solvency II valuation differences	This is the total of reserves from the financial statements after adjustment for valuation differences. This item must include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital.
R0660/C0110	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.

R0700/C0110	Excess of assets over liabilities	This is the amount of excess of assets over liabilities.
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Section IR.23.03 instructions.

IR.23.03 – Annual movements on own funds

General comments

This section relates to annual submission for individual entities and to annual submission for groups when method 1 is used, either exclusively or in combination with method 2.

	ITEM	INSTRUCTIONS
Ordinary share capital – movements in the reporting period		
Z0010	Ring-fenced fund/matching portfolio/remaining part	Identifies whether the reported figures are with regards to a ring-fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
R0010/C0010	Ordinary share capital –Paid in — balance brought forward	This is the balance of paid in ordinary share capital brought forward from the previous reporting period.
R0010/C0020	Ordinary share capital –Paid in — increase	This is the increase in paid in ordinary share capital over the reporting period.
R0010/C0030	Ordinary share capital –Paid in — reduction	This is the reduction in paid in ordinary share capital over the reporting period
R0010/C0060	Ordinary share capital –Paid in — balance carried forward	This is the balance of paid in ordinary share capital carried forward to the next reporting period.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — balance brought forward	This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period.
R0020/C0020	Ordinary share capital –Called up but not yet paid in — increase	This is the increase in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0030	Ordinary share capital –Called up but not yet paid in — reduction	This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0060	Ordinary share capital –Called up but not yet paid in — balance carried forward	This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.
R0030/C0010	Own shares held — balance brought forward	This is the balance of own shares held, brought forward from the previous reporting period.
R0030/C0020	Own shares held — increase	This is the increase in own shares held, brought over the reporting period.
R0030/C0030	Own shares held — reduction	This is the reduction in own shares held, brought over the reporting period.

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R0030/C0060	Own shares held — balance carried forward	This is the balance of own shares held carried forward to the next reporting period.
R0100/C0010	Total ordinary share capital — balance brought forward	This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held.
R0100/C0020	Total ordinary share capital — increase	This is the increase in total ordinary share capital over the reporting period.
R0100/C0030	Total ordinary share capital — reduction	This is the reduction in total ordinary share capital over the reporting period.
R0100/C0060	Total ordinary share capital — balance carried forward	This is the balance of total ordinary share capital carried forward to the next reporting period.
Share premium account related to ordinary share capital — movements in the reporting period		
R0110/C0010	Share premium account related to ordinary share capital –Tier 1 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period.
R0110/C0020	Share premium account related to ordinary share capital –Tier 1 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0030	Share premium account related to ordinary share capital –Tier 1 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0060	Share premium account related to ordinary share capital –Tier 1 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 carried forward to the next reporting period.
R0120/C0010	Share premium account related to ordinary share capital –Tier 2 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 brought forward from the previous reporting period.
R0120/C0020	Share premium account related to ordinary share capital –Tier 2 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0030	Share premium account related to ordinary share capital –Tier 2 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0060	Share premium account related to ordinary share capital –Tier 2 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 carried forward to the next reporting period.
R0200/C0010	Share premium account related to ordinary share capital –Total — balance brought forward	This is the total balance of the share premium account related to ordinary share capital brought forward from the previous reporting period.
R0200/C0020	Share premium account related to ordinary share capital –Total — increase	This is the increase in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0030	Share premium account related to ordinary share capital –Total — reduction	This is the reduction in the total share premium account related to ordinary share capital over the reporting period.

R0200/C0060	Share premium account related to ordinary share capital –Total — balance carried forward	This is the balance of the share premium account related to ordinary share capital carried forward to the next reporting period.
Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period		
R0210/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings —Paid in — balance brought forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0210/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — increase	This is the increase in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — reduction	This is the reduction in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — balance carried forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0220/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance brought forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0220/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — increase	This is the increase in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0220/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — reduction	This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.

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R0220/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance carried forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0300/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0300/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase	This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0030	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction	This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0060	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
Subordinated mutual member accounts — movements in the reporting period		
R0310/C0010	Subordinated mutual member accounts — Tier 1 — balance brought forward	This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period.
R0310/C0070	Subordinated mutual member accounts –Tier 1 — issued	This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period.
R0310/C0080	Subordinated mutual member accounts –Tier 1 — redeemed	This is the amount of tier 1 subordinated mutual member accounts redeemed over the reporting period.
R0310/C0090	Subordinated mutual member accounts –Tier 1 — movements in valuation	This is the amount reflecting movement in valuation tier 1 subordinated mutual member accounts over the reporting period.
R0310/C0100	Subordinated mutual member accounts –Tier 1 — regulatory action	This is the amount reflecting an increase/decrease in tier 1 subordinated mutual member accounts due to regulatory action over the reporting period.
R0310/C0060	Subordinated mutual member accounts –Tier 1 — balance carried forward	This is the balance of tier 1 subordinated mutual member accounts carried forward to the next reporting period.
R0320/C0010	Subordinated mutual member accounts –Tier 2 — balance brought forward	This is the balance of tier 2 subordinated mutual member accounts brought forward from the previous reporting period.

R0320/C0070	Subordinated mutual member accounts –Tier 2 — issued	This is the amount of tier 2 subordinated mutual member accounts issued over the reporting period.
R0320/C0080	Subordinated mutual member accounts –Tier 2 — redeemed	This is the amount of tier 2 subordinated mutual member accounts redeemed over the reporting period.
R0320/C0090	Subordinated mutual member accounts –Tier 2 — movements in valuation	This is the amount reflecting movement in valuation tier 2 subordinated mutual member accounts over the reporting period.
R0320/C0100	Subordinated mutual member accounts –Tier 2 — regulatory action	This is the amount reflecting an increase/decrease in tier 2 subordinated mutual member accounts due to regulatory action over the reporting period.
R0320/C0060	Subordinated mutual member accounts –Tier 2 — balance carried forward	This is the balance of tier 2 subordinated mutual member accounts carried forward to the next reporting period.
R0330/C0010	Subordinated mutual member accounts –Tier 3 — balance brought forward	This is the balance of tier 3 subordinated mutual member accounts brought forward from the previous reporting period.
R0330/C0070	Subordinated mutual member accounts –Tier 3 — issued	This is the amount of tier 3 subordinated mutual member accounts issued over the reporting period.
R0330/C0080	Subordinated mutual member accounts –Tier 3 — redeemed	This is the amount of tier 3 subordinated mutual member accounts redeemed over the reporting period.
R0330/C0090	Subordinated mutual member accounts –Tier 3 — movements in valuation	This is the amount reflecting movement in valuation tier 3 subordinated mutual member accounts over the reporting period.
R0330/C0100	Subordinated mutual member accounts –Tier 3 — regulatory action	This is the amount reflecting an increase/decrease in tier 3 subordinated mutual member accounts due to regulatory action over the reporting period.
R0330/C0060	Subordinated mutual member accounts –Tier 3 — balance carried forward	This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period.
R0400/C0010	Total subordinated mutual member accounts — balance brought forward	This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period.
R0400/C0070	Total subordinated mutual member accounts — issued	This is the total amount of subordinated mutual member accounts issued over the reporting period.
R0400/C0080	Total subordinated mutual member accounts — redeemed	This is the total amount of subordinated mutual member accounts redeemed over the reporting period.
R0400/C0090	Total subordinated mutual member accounts— movements in valuation	This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period.
R0400/C0100	Total subordinated mutual member accounts — regulatory action	This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period.
R0400/C0060	Total subordinated mutual member accounts — balance carried forward	This is the total balance of subordinated mutual member accounts carried forward to the next reporting period.
Surplus funds		
R0500/C0010	Surplus funds –Balance brought forward	This is the balance of surplus funds brought forward from the previous reporting period.
R0500/C0060	Surplus funds –Balance carried forward	This is the balance of surplus funds carried forward to the next reporting period.

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Preference shares – movements in the reporting period		
R0510/C0010	Preference shares –Tier 1 — balance brought forward	This is the balance of Tier 1 preference shares brought forward from the previous reporting period.
R0510/C0020	Preference shares –Tier 1 — increase	This is the increase in Tier 1 preference shares over the reporting period.
R0510/C0030	Preference shares –Tier 1 — reduction	This is the reduction in Tier 1 preference shares over the reporting period.
R0510/C0060	Preference shares –Tier 1 — balance carried forward	This is the balance of Tier 1 preference shares carried forward to the next reporting period.
R0520/C0010	Preference shares –Tier 2 — balance brought forward	This is the balance of Tier 2 preference shares brought forward from the previous reporting period.
R0520/C0020	Preference shares –Tier 2 — increase	This is the increase in Tier 2 preference shares over the reporting period.
R0520/C0030	Preference shares –Tier 2 — reduction	This is the reduction in Tier 2 preference shares over the reporting period.
R0520/C0060	Preference shares –Tier 2 — balance carried forward	This is the balance of Tier 2 preference shares carried forward to the next reporting period.
R0530/C0010	Preference shares –Tier 3 — balance brought forward	This is the balance of Tier 3 preference shares brought forward from the previous reporting period.
R0530/C0020	Preference shares –Tier 3 — increase	This is the increase in Tier 3 preference shares over the reporting period.
R0530/C0030	Preference shares –Tier 3 — reduction	This is the reduction in Tier 3 preference shares over the reporting period.
R0530/C0060	Preference shares –Tier 3 — balance carried forward	This is the balance of Tier 3 preference shares carried forward to the next reporting period.
R0600/C0010	Total preference shares — balance brought forward	This is the balance of total preference shares brought forward from the previous reporting period.
R0600/C0020	Total preference shares — increase	This is the increase in total preference shares over the reporting period.
R0600/C0030	Total preference shares — reduction	This is the reduction in total preference shares over the reporting period.
R0600/C0060	Total preference shares — balance carried forward	This is the balance of total preference shares carried forward to the next reporting period.
Share premium relating to preference shares		
R0610/C0010	Share premium relating to preference shares –Tier 1 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 1 brought forward from the previous reporting period.
R0610/C0020	Share premium relating to preference shares –Tier 1 — increase	This is the increase in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0030	Share premium relating to preference shares –Tier 1 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0060	Share premium relating to preference shares –Tier 1 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 1 carried forward to the next reporting period.
R0620/C0010	Share premium relating to preference shares –Tier 2 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 2 brought forward from the previous reporting period.

R0620/C0020	Share premium relating to preference shares –Tier 2– increase	This is the increase in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0030	Share premium relating to preference shares –Tier 2 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0060	Share premium relating to preference shares –Tier 2 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 2 carried forward to the next reporting period.
R0630/C0010	Share premium relating to preference shares –Tier 3 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 3 brought forward from the previous reporting period.
R0630/C0020	Share premium relating to preference shares –Tier 3 — increase	This is the increase in the share premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0030	Share premium relating to preference shares –Tier 3 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0060	Share premium relating to preference shares –Tier 3 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 3 carried forward to the next reporting period.
R0700/C0010	Share premium relating to preference shares –Total — balance brought forward	This is the balance of the total share premium account relating to preference shares that is brought forward from the previous reporting period.
R0700/C0020	Share premium relating to preference shares –Total — increase	This is the increase in the total share premium account relating to preference shares over the reporting period.
R0700/C0030	Share premium relating to preference shares –Total — reduction	This is the reduction in the total share premium account relating to preference shares over the reporting period.
R0700/C0060	Share premium relating to preference shares –Total — balance carried forward	This is the balance of the total share premium account relating to preference shares that is carried forward to the next reporting period.
Subordinated liabilities — movements in the reporting period		
R0710/C0010	Subordinated liabilities –Tier 1 — balance brought forward	This is the balance of Tier 1 subordinated liabilities brought forward from the previous reporting period.
R0710/C0070	Subordinated liabilities –Tier 1 — issued	This is the amount of Tier 1 subordinated liabilities issued over the reporting period.
R0710/C0080	Subordinated liabilities –Tier 1 — redeemed	This is the amount of Tier 1 subordinated liabilities redeemed over the reporting period.
R0710/C0090	Subordinated liabilities –Tier 1 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 1 subordinated liabilities over the reporting period.
R0710/C0100	Subordinated liabilities –Tier 1 — regulatory action	This is an amount reflecting change to Tier 1 subordinated liabilities due to regulatory action.
R0710/C0060	Subordinated liabilities –Tier 1 — balance carried forward	This is the balance of Tier 1 subordinated liabilities carried forward to the next reporting period.
R0720/C0010	Subordinated liabilities –Tier 2 — balance brought forward	This is the balance of Tier 2 subordinated liabilities brought forward from the previous reporting period.
R0720/C0070	Subordinated liabilities –Tier 2 — issued	This is the amount of Tier 2 subordinated liabilities issued over the reporting period.

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R0720/C0080	Subordinated liabilities –Tier 2 — redeemed	This is the amount of Tier 2 subordinated liabilities redeemed over the reporting period.
R0720/C0090	Subordinated liabilities –Tier 2 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 2 subordinated liabilities over the reporting period.
R0720/C0100	Subordinated liabilities –Tier 2 — regulatory action	This is an amount reflecting change to Tier 2 subordinated liabilities due to regulatory action.
R0720/C0060	Subordinated liabilities –Tier 2 — balance carried forward	This is the balance of Tier 2 subordinated liabilities carried forward to the next reporting period.
R0730/C0010	Subordinated liabilities –Tier 3— balance brought forward	This is the balance of Tier 3 subordinated liabilities brought forward from the previous reporting period.
R0730/C0070	Subordinated liabilities –Tier 3 — issued	This is the amount of Tier 3 subordinated liabilities issued over the reporting period.
R0730/C0080	Subordinated liabilities –Tier 3 — redeemed	This is the amount of Tier 3 subordinated liabilities redeemed over the reporting period.
R0730/C0090	Subordinated liabilities –Tier 3 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 3 subordinated liabilities over the reporting period.
R0730/C0100	Subordinated liabilities –Tier 3 — regulatory action	This is an amount reflecting change to Tier 3 subordinated liabilities due to regulatory action.
R0730/C0060	Subordinated liabilities –Tier 3 — balance carried forward	This is the balance of Tier 3 subordinated liabilities carried forward to the next reporting period.
R0800/C0010	Total subordinated liabilities — balance brought forward	This is the balance of total subordinated liabilities brought forward from the previous reporting period.
R0800/C0070	Total subordinated liabilities — issued	This is the amount of total subordinated liabilities issued over the reporting period.
R0800/C0080	Total subordinated liabilities — redeemed	This is the amount of total subordinated liabilities redeemed over the reporting period.
R0800/C0090	Total subordinated liabilities — movements in valuation	This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period.
R0800/C0100	Total subordinated liabilities — regulatory action	This is an amount reflecting change to total subordinated liabilities due to regulatory action.
R0800/C0060	Total subordinated liabilities — balance carried forward	This is the balance of total subordinated liabilities carried forward to the next reporting period.
An amount equal to the value of deferred tax assets		
R0900/C0010	An amount equal to the value of net deferred tax assets – Balance brought forward	This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period.
R0900/C0060	An amount equal to the value of net deferred tax assets – Balance carried forward	This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.
Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period		
R1000/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.
R1000/C0060	Other items approved by supervisory authority as basic	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are

	own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward	Tier 1 to be treated as unrestricted items carried forward to the next reporting period.
R1010/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items brought forward from the previous reporting period.
R1010/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items issued over the reporting period.
R1010/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items redeemed over the reporting period
R1010/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items.
R1010/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items carried forward to the next reporting period.
R1020/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 brought forward from the previous reporting period.
R1020/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 issued over the reporting period.
R1020/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period
R1020/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.

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R1020/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 2– balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period.
R1030/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period.
R1030/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period.
R1030/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period.
R1030/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3.
R1030/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period.
R1100/C0010	Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.
R1100/C0070	Total of other items approved by supervisory authority as basic own fund items not specified above — issued	This is the amount of total other items approved by the GFSC as basic own funds not specified above issued over the reporting period.
R1100/C0080	Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed	This is the amount of total other items approved by the GFSC as basic own funds not specified above that are redeemed over the reporting period.
R1100/C0090	Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation	This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.
R1100/C0060	Total of other items approved by supervisory authority as basic own fund items not	This is the balance of total other items approved by the GFSC as basic own funds not specified above carried forward to the next reporting period.

	specified above — balance carried forward	
Ancillary own funds — movements in the reporting period		
R1110/C0010	Ancillary own funds –Tier 2 — balance brought forward	This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period.
R1110/C0110	Ancillary own funds –Tier 2 — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1110/C0120	Ancillary own funds –Tier 2 — reduction to amount available	This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period.
R1110/C0130	Ancillary own funds –Tier 2 — called up to basic own fund	This is the amount of Tier 2 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1110/C0060	Ancillary own funds –Tier 2 — balance carried forward	This is the balance of Tier 2 ancillary own funds carried forward to the next reporting period.
R1120/C0010	Ancillary own funds –Tier 3 — balance brought forward	This is the balance of Tier 3 ancillary own funds brought forward from the previous reporting period.
R1120/C0110	Ancillary own funds –Tier 3— new amount made available	This is the new amount of Tier 3 ancillary own funds to be made available over the reporting period.
R1120/C0120	Ancillary own funds –Tier 3 — reduction to amount available	This is the reduction to the amount available Tier 3 ancillary own funds over the reporting period.
R1120/C0130	Ancillary own funds –Tier 3 — called up to basic own fund	This is the amount of Tier 3 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1120/C0060	Ancillary own funds –Tier 3— balance carried forward	This is the balance of Tier 3 ancillary own funds carried forward to the next reporting period.
R1200/C0010	Total ancillary own funds — balance brought forward	This is the balance of total ancillary own funds brought forward from the previous reporting period.
R1200/C0110	Total ancillary own funds — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1200/C0120	Total ancillary own funds — reduction to amount available	This is the reduction to the amount available total ancillary own funds over the reporting period.
R1200/C0130	Total ancillary own funds — called up to basic own fund	This is the amount of total ancillary own funds that are called up to a basic own fund item over the reporting period.
R1200/C0060	Total ancillary own funds — balance carried forward	This is the balance of total ancillary own funds carried forward to the next reporting period.

Section IR.23.04 instructions.**IR.23.04 – List of items on own funds****General comments**

This section relates to annual submission for individual entities and for groups regardless of the method used for the calculation of the group solvency.

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	ITEM	INSTRUCTIONS
Z0010	Ring-fenced fund/matching portfolio/remaining part	Identifies whether the reported figures are with regards to a ring-fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list must be used– 1 — RFF/MAP 2 — Remaining part
C0010	Description of subordinated mutual member accounts	This must list subordinated mutual member accounts for an individual undertaking or for a group.
C0020	Subordinated mutual member accounts — Amount (in reporting currency)	This is the amount of individual subordinated mutual member accounts.
C0030	Subordinated mutual member accounts — Tier	This must indicate the tier of the subordinated mutual member accounts. One of the options in the following closed list must be used– 1 — Tier 1 2 — Tier 1 — unrestricted 3 — Tier 1 — restricted 4 — Tier 2 5 — Tier 3
C0040	Subordinated mutual member accounts –Currency Code	Identify the ISO 4217 alphabetic code of the currency. This is the original currency.
C0050	Subordinated mutual member accounts –issuing entity	This must indicate whether the issuing entity of the subordinated mutual member accounts is within the group. The following close list must be used– 1 — Belonging to the same group 2 — Not belonging to the same group
C0060	Subordinated mutual member accounts — Lender (if specific)	Indicate the lender of the mutual member accounts.
C0070	Subordinated mutual member accounts — Counted under transitionals?	This must indicate whether the subordinated mutual member accounts are counted under the transitional provisions. One of the options in the following closed list must be used– 1 — Counted under transitionals 2 — Not counted under transitionals
C0080	Subordinated mutual member accounts — Counterparty (if specific)	This must list the counterparty of the subordinated mutual member accounts
C0090	Subordinated mutual member accounts — Issue date	This is the issue date of the subordinated mutual member accounts. This must be in ISO 8601 format (yyyy–mm–dd).
C0100	Subordinated mutual member accounts — Maturity date	This is the maturity date of the subordinated mutual member accounts. This must be in ISO 8601 format (yyyy–mm–dd).

C0110	Subordinated mutual member accounts — First call date	This is the first call date of the subordinated mutual member accounts. This must be in ISO 8601 format (yyyy-mm-dd).
C0120	Subordinated mutual member accounts — Details of further call dates	These are the further call dates of the subordinated mutual member accounts.
C0130	Subordinated mutual member accounts — Details of incentives to redeem	These are the incentives to redeem the subordinated mutual member accounts.
C0140	Subordinated mutual member accounts — Notice period	This is the notice of the subordinated mutual member accounts. The date must be entered here, using ISO 8601 format (yyyy-mm-dd).
C0150	Subordinated mutual member account — Name of supervisory authority having given authorisation	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0160	Subordinated mutual member account — Buy back during the year	Explanation if the item has been bought back during the year.
C0170	Subordinated mutual member accounts — % of the issue held by entities in the group	This is the % of the issue of subordinated mutual member accounts held by entities within the group.
C0180	Subordinated mutual member accounts — Contribution to group subordinated mutual member accounts	This is the contribution of the mutual member accounts to total group subordinated mutual member accounts.
C0190	Description of preference shares	This must list individual preference shares
C0200	Preference shares — Amount	This is the amount of the preference shares.
C0210	Preference shares — Counted under transitionals?	This must indicate whether the preference shares are counted under the transitional provisions. One of the options in the following closed list must be used— 1 — Counted under transitionals 2 — Not counted under transitionals
C0220	Preference shares — Counterparty (if specific)	This must list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.
C0230	Preference shares — Issue date	This is the issue date of the preference share. This must be in ISO 8601 format (yyyy-mm-dd).
C0240	Preference shares — First call date	This is the first call date of the preference share. This must be in ISO 8601 format (yyyy-mm-dd).
C0250	Preference shares — Details of further call dates	These are the further call dates of the preference shares.
C0260	Preference shares — Details of incentives to redeem	These are the incentives to redeem the preference share.
C0270	Description of subordinated liabilities	This must list the individual subordinated liabilities for an individual undertaking.

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C0280	Subordinated liabilities – Amount	This is the amount of individual subordinated liabilities.
C0290	Subordinated liabilities –Tier	This must indicate the tier of the subordinated liabilities.
C0300	Subordinated liabilities Currency Code	Identify the ISO 4217 alphabetic code of the currency.
C0310	Subordinated liabilities — Issuing entity	This must indicate whether the issuing entity of the subordinated liabilities is within the group The following close list must be used– 1 — Belonging to the same group 2 — Not belonging to the same group
C0320	Subordinated liabilities — Lender (if specific)	This must list the lender of the subordinated liabilities if specific. If not specific this item must not be reported.
C0330	Subordinated liabilities — Counted under transitionals?	This must indicate whether the subordinated liability is counted under the transitional provisions. One of the options in the following closed list must be used– 1 — Counted under transitionals 2 — Not counted under transitionals
C0340	Subordinated liabilities — Counterparty of subordinated liabilities — (if specific)	This must list the counterparty of the subordinated liabilities.
C0350	Subordinated liabilities — Issue date	This is the issue date of the subordinated liabilities. This must be in ISO 8601 format (yyyy–mm–dd).
C0360	Subordinated liabilities — Maturity date	This is the maturity date of the subordinated liabilities. This must be in ISO 8601 format (yyyy–mm–dd).
C0370	Subordinated liabilities — First call date	This is the first future call date of the subordinated liabilities. This must be in ISO 8601 format (yyyy–mm–dd).
C0380	Subordinated liabilities — Further call dates	These are the further call dates of the subordinated liabilities.
C0390	Subordinated liabilities — Details of incentives to redeem	These are the details about the incentives to redeem the subordinated liabilities.
C0400	Subordinated liabilities — Notice period	This is the notice of the subordinated liabilities. The date must be entered here, using ISO 8601 format (yyyy–mm–dd).
C0410	Subordinated liabilities — Name of supervisory authority having given authorisation for subordinated liabilities	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0420	Subordinated liabilities — Buy back during the year of subordinated liabilities	Explanation if the item has been bought back.
C0430	Subordinated liabilities — % of the issue held by entities in the group	This is the % of the issue held by entities within the group.

C0440	Subordinated liabilities — Contribution to group subordinated liabilities	This is the contribution of the subordinated liabilities to total group subordinated liabilities.
C0450	Other items approved by supervisory authority as basic own funds not specified above	This must list the other individual items approved by the supervisory authority for an individual undertaking.
C0460	Other items approved by supervisory authority as basic own funds not specified above –Amount	This is the amount of other individual items approved by the supervisory authority.
C0470	Other items approved by supervisory authority as basic own funds not specified above –Currency code	Identify the ISO 4217 alphabetic code of the currency.
C0480	Other items approved by supervisory authority as basic own funds not specified above –Tier 1	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 1.
C0490	Other items approved by supervisory authority as basic own funds not specified above –Tier 2	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 2.
C0500	Other items approved by supervisory authority as basic own funds not specified above –Tier 3	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 3.
C0510	Other items approved by supervisory authority as basic own funds not specified above –Date of authorisation	This is the date of authorisation of other individual items approved by the supervisory authority. It must be in ISO 8601 format (yyyy–mm–dd).
C0520	Other items approved by supervisory authority as basic own funds not specified above –Name of supervisory authority having given authorisation for other basic own fund items not specified above	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0530	Other items approved by supervisory authority as basic own funds not specified above — Name of entity concerned	This is the name of the entity concerned.
C0540	Other items approved by supervisory authority as basic own funds not specified above –Buy back during the year	Explanation if the item has been bought back.
C0550	Other items approved by supervisory authority as basic own funds not specified above	This is the % of the issue held by entities within the group.

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	–% of the issue held by entities in the group	
C0560	Other items approved by supervisory authority as basic own funds not specified above –Contribution to group other basic own funds	This is the contribution of the other individual items approved by the supervisory authority to group other basic own funds.
C0570	Own funds– from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description	This cell must contain a description of the own fund item from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0580	Own funds from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount	This is the total amount of the own fun item from the financial statements that must not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0590	Ancillary own funds – Description	This is details of each ancillary own fund for an individual undertaking.
C0600	Ancillary own funds — Amount	This is the amount for each ancillary own fund.
C0610	Ancillary own funds — Counterpart	This is the counterpart of each ancillary own fund.
C0620	Ancillary own funds — Issue date	This is the issue date of each ancillary own fund. This must be in ISO 8601 format (yyyy–mm–dd).
C0630	Ancillary own fund — Date of authorisation	This is the date of authorisation of each ancillary own fund. This must be in ISO 8601 format (yyyy–mm–dd).
C0640	Ancillary own fund — Name of supervisory authority having given authorisation	This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.
C0650	Ancillary own fund — Name of entity concerned	This is the name of the entity concerned by the ancillary own fund.
Adjustment for ring fenced funds and matching adjustment portfolios		
C0660/R0020	Ring–fenced fund/matching adjustment portfolio — Number	Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0670/R0020	Ring–fenced fund/matching adjustment portfolio — Notional SCR	This is the notional SCR of each ring–fenced fund/each matching adjustment portfolio.
C0680/R0020	Ring–fenced fund/matching adjustment portfolio — Notional SCR (negative results set to zero)	This is the notional SCR. When the value is negative zero must be reported.

C0690/R0020	Ring-fenced fund/matching adjustment portfolio — Excess of assets over liabilities	This is the amount of excess of assets over liabilities of each ring-fenced fund/matching adjustment portfolio. This value must reflect any deduction of future transfers attributable to shareholders.
C0700/R0020	Ring-fenced fund/matching adjustment portfolio — Future transfers attributable to shareholders	Value of future transfers attributable to shareholders' of each ring-fenced fund/matching adjustment portfolio according to Article 81 of the Solvency 2 Technical Standards
C0710/R0010	Ring fenced funds / matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds	This is the total deduction for ring-fenced funds and matching adjustment portfolios.
C0710/R0020	Ring-fenced funds / matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds	This is the deduction for each ring-fenced fund/matching adjustment portfolio in accordance with Article 81 of Solvency 2 Technical Standards.
Calculation of non available own funds at group level (such a calculation has to be done undertaking by undertaking)		
Non available own funds at group level — exceeding the contribution of solo SCR to group SCR		
C0720	Related (Re)insurance undertakings, Insurance Holding Company, Mixed Financial Holding Company, ancillary entities and SVP included in the scope of the group calculation	Name of undertaking
C0730	Country	ISO 3166-1 alpha-2 code of the country where the entity has its head office
C0740	Contribution of solo SCR to Group SCR	Contribution of solo SCR to group SCR If the method 1 is applied, the contribution of a subsidiary undertaking to the group must be calculated according the formula— Where— (a) SCR _i solo is the solo SCR of the parent undertaking and each insurance, reinsurance and intermediate insurance holding and mixed financial holding company over which a dominant influence is exercised and that are included in the SCR fully consolidated (b) SCR _j is the solo SCR of the entity j

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		<p>(c) the ratio is the proportional adjustment due to the recognition of diversification effects in the part fully consolidated (in the case where the SCR diversified (numerator) calculated in accordance to Article 336(a) of the Solvency 2 Technical Standards is greater than the sum of the individual SCR of the participating undertaking and each related insurance and reinsurance undertaking included in the calculation of the SCR diversified (denominator) the value of the ratio is capped to 1).</p> <p>The assessment of non available own funds must be made also for own funds in non controlled undertakings taking into account the proportionality principle.</p> <p>For method 2 the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.</p>
C0750	Non available minority interests	Non available minority interests, when the method 1 is applied, that is any minority interests in the eligible own funds (after deducting other non available own funds) of (re) insurance subsidiary exceeding the contribution of the solo SCR to the group SCR.
C0760	Non available own funds related to other own fund items approved by supervisory authority	Total amount for non available own funds related to other own fund items approved by supervisory authority.
C0770	Non available surplus funds	Non available surplus funds at group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0780	Non available called up but not yet paid in capital	Non available called up but not yet paid in capital at group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0790	Non available ancillary own funds	Non available ancillary own funds at group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0800	Non available subordinated mutual member accounts	Non available subordinated mutual member accounts at group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0810	Non available preference shares	Non available preference shares at group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0820	Non available Subordinated Liabilities	Non available Subordinated Liabilities at group level per regulation 201(4) to (7) of the Insurance Companies

		Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0830	An amount equal to the value of non available net deferred tax assets at the group level	An amount equal to the value of non available net deferred tax assets at the group level per regulation 201(4) to (7) of the Insurance Companies Regulations and Article 330(3) to (7) of the Solvency 2 Technical Standards.
C0840	Non available share premium account related to preference shares at group level	Non available share premium account related to preference shares at group level.
C0850	Total non available excess own funds	Non available excess own funds at group level.
C0860	Non available minority interests	This is the overall total amount of non — available minority interests at group level.
C0870	Non available own funds related to other own fund items approved by supervisory authority	Total amount for non available own funds related to other own fund items approved by supervisory authority.
C0880	Non available surplus funds	This is the overall total amount of non available surplus funds at group level.
C0890	Non available called but not paid in capital	This is the total overall amount of non available called but not paid in capital at group level.
C0900	Non available ancillary own funds	This is the total overall amount of non available ancillary own funds at group level.
C0910	Non available subordinated mutual member accounts	This is the total overall amount of non available subordinated mutual member accounts
C0920	Non available preference shares	This is the total overall amount of non available preference shares at group level.
C0930	Non available Subordinated Liabilities	This is the total overall amount of non available subordinated liabilities at group level.
C0940	An amount equal to the value of non available net deferred tax assets at the group level	This is the total overall amount equal to the value of non available net deferred tax assets at the group level
C0950	Non available share premium account related to preference shares at group level	This is the total overall amount of non available share premium account related to preference shares at group level
C0960	Total non available excess own funds	This is the total overall amount of non available excess own funds. According to regulation 201(6) of the Insurance Companies Regulations, the total non available own funds is calculated, undertaking by undertaking, by adding up own funds indicated in regulation 201(4) of the Insurance Companies Regulations (i.e. surplus funds and any subscribed but not paid-up capital) and in Article 330 of the Insurance Companies Regulations (i.e. ancillary own funds, preferences shares, subordinated mutual member account, subordinated liabilities and the value of net deferred tax assets).The part of such own funds that exceeds the contribution of the related undertaking to the

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		group SCR cannot be considered as available for covering the group SCR. If the total amount of such own funds does not exceed the contribution of the related undertaking to the group SCR, such limitation doesn't apply.
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Section IR.24.01 instructions.

IR.24.01 – Basic information

General comments

This section relates to quarterly and annual submission of information for individual entities, groups, third country branches, ring-fenced funds, matching portfolios and remaining part.

	ITEM	INSTRUCTIONS
	Table 1 — Participations in related undertakings that are financial and credit institutions which individually exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations for the purpose of deductions under Article 68(1) of the Solvency 2 Technical Standards	
C0010	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which individually exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards. This does not include consolidated strategic participations.
C0020	Asset ID Code and type of code	Asset ID code using the following priority– (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’ Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used– 1 — ISO 6166 for ISIN code

		<p>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</p> <p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency- ' 99/1 ' .</p>
C0040	Total	This is the full total value for all tiers held in each participation in financial and credit institutions which individually exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards. This does not include consolidated strategic participations.
C0050	Common Equity Tier 1	This is the full value of Common Equity Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards. This does not include consolidated strategic participations. Common Equity Tier 1 has the meaning as defined in the relevant cross-sector legislation.
C0060	Additional Tier 1	This is the full value of Additional Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in Article

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		69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards. This does not include consolidated strategic participations. Additional Tier 1 has the meaning as defined in the relevant cross-sector legislation.
C0070	Tier 2	This is the full value of Tier 2 held in each participation in financial and credit institutions which individually exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards. This does not include consolidated strategic participations. Tier 2 has the meaning as defined in the relevant cross-sector legislation.
Table 2 — Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations for the purpose of deductions under Article 68(2) of the Solvency 2 Technical Standards		
C0080	Name of related undertaking	<p>This is the name of the related undertaking in which the participation is held.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations.</p>
C0090	Asset ID Code and type of code	<p>Asset ID code using the following priority—</p> <ul style="list-style-type: none">(a) ISO 6166 code of ISIN when available(b) Other recognised codes (e.g.— CUSIP, Bloomberg Ticker, Reuters RIC)(c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example— ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used—</p> <ul style="list-style-type: none">1 — ISO 6166 for ISIN code2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)

		<p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency– ‘ 99/1 ’.</p>
And typeC0110	Total	<p>This is the total value held in the participation (not yet the amount to be deducted).</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations.</p>
C0120	Common Equity Tier 1	<p>This is the value of Common Equity Tier 1 held in the participation (not only the part to be deducted).</p> <p>Common Equity Tier 1 has the meaning as defined in the relevant cross-sector legislation.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations.</p>
C0130	Additional Tier 1	<p>This is the value of Additional Tier 1 held in the participation (not only the part to be deducted).</p> <p>Additional Tier 1 has the meaning as defined in the relevant cross-sector legislation.</p>

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		These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations.
C0140	Tier 2	<p>This is the value of Tier 2 held in the participation.</p> <p>Tier 2 has the meaning as defined in relevant sector requirements (not only the part to be deducted).</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in Article 69(a)(i),(ii), (iv) and (vi) of the Solvency 2 Technical Standards, not including consolidated strategic participations</p>
Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)		
C0150	Total participations in financial and credit institutions — Total	This is the total value of participations in financial and credit institutions. (for which there is an OF deduction)
C0160	Total participations in financial and credit institutions — Common Equity Tier 1	This is the total value of Common Equity Tier 1 held in financial and credit institutions. (for which there is an OF deduction)
C0170	Total participations in financial and credit institutions — Additional Tier 1	This is the total value of Additional Tier 1 held in financial and credit institutions. (for which there is an OF deduction)
C0180	Total participations in financial and credit institutions— Tier 2	This is the total value of Tier 2 held in financial and credit institutions. (for which there is an OF deduction)
Own funds deductions		
R0010/C0190	Article 68 (1) deduction — total	This is the total value of the Article 68(1) deduction, specified in the Solvency 2 Technical Standards.
R0010/C0200	Article 68 (1) deduction — tier 1 unrestricted	This is the value of the Article 68(1) of the Solvency 2 Technical Standards deduction which is deducted from tier 1 unrestricted items in accordance with Article 68(5) of the Solvency 2 Technical Standards.
R0010/C0210	Article 68 (1) deduction — tier 1 restricted	This is the value of the Article 68(1) of the Solvency 2 Technical Standards deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of the Solvency 2 Technical Standards.
R0010/C0220	Article 68 (1) deduction — Tier 2	This is the value of the [Article 68(1) deduction which is deducted from tier 2 items in accordance with Article 68(5) of the Solvency 2 Technical Standards.
R0020/C0190	Article 68(2) deduction — total	This is the total value of the Article 68(2) deduction of the Solvency 2 Technical Standards.
R0020/C0200	Article 68 (2) deduction — tier 1 unrestricted	This is the value of the Article 68(2) of the Solvency 2 Technical Standards deduction which is deducted from

		tier 1 unrestricted items in accordance with Article 68(5) of the Solvency 2 Technical Standards.
R0020/C0210	Article 68 (2) deduction — tier 1 restricted	This is the value of the Article 68(2) of the Solvency 2 Technical Standards deduction which is deducted from tier 1 restricted items in accordance with Article 68(5) of the Solvency 2 Technical Standards.
R0020/C0220	Article 68 (2) deduction — tier 2	This is the value of the Article 68(2) of the Solvency 2 Technical Standards deduction which is deducted from tier 2 items in accordance with Article 68(5) of the Solvency 2 Technical Standards
R0030/C0190	Total deductions	The overall total of all deductions for participations under Article 68 (1) and Article 68 (2) of the Solvency 2 Technical Standards.
R0030/C0200	Total deductions — tier 1 unrestricted	The overall total of all deductions for participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of the Solvency 2 Technical Standards.
R0030/C0210	Total deductions — tier 1 restricted	The overall total of all deductions for participations for tier 1 restricted under [Article 68(1) and Article 68(2) of the Solvency 2 Technical Standards.
R0030/C0220	Total deductions — tier 2	The overall total of all deductions for participations for tier 2 under Article 68 (1) and Article 68 (2) of the Solvency 2 Technical Standards.
Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3) of the Solvency 2 Technical Standards).		
C0230	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1.
C0240	Asset ID Code and type of code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <p>1 — ISO 6166 for ISIN code</p>

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		<p>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</p> <p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency- '99/1'</p>
C0260	Total	<p>This is the total value for all tiers held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1.</p>
C0270	Type 1 Equity	<p>This is the value of type 1 equity held in each participation in financial and credit institutions which are considered strategic as defined in [Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1.</p> <p>Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.</p>

C0280	Type 2 Equity	<p>This is the value of type 2 equity held in each participation. In financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1.</p> <p>Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.</p>
C0290	Subordinated liabilities	<p>This is the value of subordinated liabilities held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Solvency 2 Technical Standards and which are included in the calculation of the group solvency on the basis of method 1.</p>
<p>Table 4 — Participations in related undertakings that are financial and credit institutions which are strategic (as defined in Article 171 of the Solvency 2 Technical Standards), not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards (It must include the remaining part (the part of participation which was not deducted) following the partial deduction according to Article 68(2) of the Solvency 2 Technical Standards</p>		
C0300	Name of related undertaking	<p>This is the name of the related undertaking that is financial or credit institution in which the participation is held. The participations in this related undertakings is strategic (as defined in Article 171 of the Solvency 2 Technical Standards, not included in the calculation of the group solvency on the basis of method 1 and not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards.</p>
C0310	Asset ID Code and type of code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)

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		<p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency- '99/1'.</p>
C0330	Total	<p>This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards, meaning the sum of-</p> <p>(a) the value of strategic participations in financial and credit institutions which are not deducted according to both [Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the strategic participations which are deducted following the Article 68(2) of Solvency 2 Technical Standards.</p>
C0340	Type 1 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and (2) of the Solvency 2</p>

		<p>Technical Standards and held in Type 1 equities, meaning the sum of–</p> <p>(a) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the strategic participations which are deducted following the Article 68(2) of Solvency 2 Technical Standards. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.</p>
C0350	Type 2 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to [Article 68(1) and (2) of the Solvency 2 Technical Standards and held in Type 2 equities, meaning the sum of–.</p> <p>(a) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the strategic participations which are deducted following the Article 68(2) of Solvency 2 Technical Standards. Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.</p>
C0360	Subordinated liabilities	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards and held in subordinated liabilities, meaning the sum of–.</p> <p>(a) The value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p>

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		(b) the remainder of the strategic participations which are deducted following the Article 68(2) of Solvency 2 Technical Standards
Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards (It must include the remaining part following the partial deduction according to Article 68 (2) of Solvency 2 Technical Standards)		
C0370	Name of related undertaking	This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards
C0380	Asset ID Code and type of code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code)

		<p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency– ‘99/1’.</p>
C0400	Total	<p>This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions, which are not strategic and which are not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards meaning the sum of–.</p> <p>(a) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Solvency 2 Technical Standards.</p>
C0410	Type 1 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are not strategic, not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards and held in Type 1 equities, meaning the sum of–.</p> <p>(a) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the non–strategic participations which are deducted following the Article 68(2) of the Solvency 2 Technical Standards. Type 1 equity has the meaning as defined in [Article 168(2) of the Solvency 2 Technical Standards.</p>
C0420	Type 2 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions,</p>

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		<p>which are not strategic, not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards and held in Type 2 equities, meaning the sum of–.</p> <p>(a) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the non–strategic participations which are deducted following the Article 68(2) of the Solvency 2 Technical Standards.</p> <p>Type 2 equity has the meaning as defined in [Article 168(3) of the Solvency 2 Technical Standards.</p>
C0430	Subordinated liabilities	<p>This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted according to Article 68(1) and (2) of the Solvency 2 Technical Standards and held in subordinated liabilities, meaning the sum of–</p> <p>(a) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and (2) of the Solvency 2 Technical Standards, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>(b) the remainder of the non–strategic participations which are deducted following the Article 68(2) of the Solvency 2 Technical Standards.</p>
Table 6 — Other strategic participations not in financial and credit institution		
C0440	Name of related undertaking	<p>This is the name of the related undertaking in which the participation is held.</p> <p>These are participations which are not in financial and credit institutions and which are considered strategic.</p>
C0450	Asset ID Code and type of code	<p>Asset ID code using the following priority–</p> <p>(a) ISO 6166 code of ISIN when available</p> <p>(b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC)</p> <p>(c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO</p>

		<p>4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency– ‘99/1’.</p>
C0470	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are considered strategic.
C0480	Type 1 Equity	<p>This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are considered strategic.</p> <p>Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.</p>

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C0490	Type 2 Equity	<p>This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are considered strategic.</p> <p>Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.</p>
C0500	Subordinated liabilities	<p>This is the value of subordinated liabilities held in each participation that are not financial and credit institutions and that are considered strategic.</p>
Table 7 – Other non-strategic participations not in financial and credit institution		
C0510	Name of related undertaking	<p>This is the name of the related undertaking in which the participation is held. These are participations which are not in financial and credit institutions and which are not considered strategic.</p>
C0520	Asset ID Code and type of code	<p>Asset ID code using the following priority–</p> <ul style="list-style-type: none">(a) ISO 6166 code of ISIN when available(b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC)(c) Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example– ‘code+EUR’</p> <p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list must be used–</p> <ul style="list-style-type: none">1 — ISO 6166 for ISIN code2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)6 — BBGID (The Bloomberg Global ID)

		<p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type must refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency– ‘ 99/1 ’ .</p>
C0540	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are not considered strategic.
C0550	Type 1 Equity	<p>This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are not considered strategic.</p> <p>Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.</p>
C0560	Type 2 Equity	<p>This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are not considered strategic.</p> <p>Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.</p>
C0570	Subordinated liabilities	This is the value of subordinated liabilities held in each participations that are not financial and credit institutions and that are not considered strategic.
Total for SCR calculation		
R0040/C0580	Total participations in related undertakings that are financial and credit institutions –Total	This is the total value of participations in undertakings which are financial and credit institutions.
R0040/C0590	Total participations in related undertakings that are financial and credit institutions — Type 1 Equity	<p>This is the total value of Type 1 Equity of participations in undertakings which are financial and credit institutions.</p> <p>Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.</p>
R0040/C0600	Total participations in related undertakings that are financial and credit institutions — Type 2 Equity	<p>This is the total value of Type 2 Equity of participations in undertakings which are financial and credit institutions.</p> <p>Type 2 equity has the meaning as defined in Article 168(3) of Solvency 2 Technical Standards.</p>

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R0040/C0610	Total participations in related undertakings that are financial and credit institutions — Subordinated liabilities	This is the total value of Subordinated liabilities of participations in undertakings which are financial and credit institutions.
R0050/C0580	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Total	This is the total value of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0050/C0590	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 1 Equity	This is the total value of Type 1 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.
R0050/C0600	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 2 Equity	This is the total value of Type 2 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.
R0050/C0610	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Subordinated liabilities	This is the total value of Subordinated liabilities of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0060/C0580	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Total	This is the total value of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.
R0060/C0590	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Type 1 Equity	This is the total value of Type 1 Equity of not strategic participations in undertakings (less than 10 % — C0500) which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.
R0060/C0600	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Type 2 Equity	This is the total value of Type 2 Equity of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168(3) of the Solvency 2 Technical Standards.

R0060/C0610	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Subordinated liabilities	This is the total value of Subordinated liabilities of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.
R0070/C0580	Total participations in related undertakings that are not financial and credit institutions –Total	This is the total value of participations in undertakings which are not financial and credit institutions. This is the sum of C0470 and C0540.
R0070/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity	This is the total value of Type 1 Equities held in participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards. This is the sum of C0480 and C550.
R0070/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity	This is the total value of Type 2 Equities held in participations in undertakings which are not financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of the Solvency 2 Technical Standards. This is the sum of C0490 and C0560)
R0070/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities	This is the total value of subordinated liabilities held in participations in undertakings which are not financial and credit institutions. This is the sum of C0500 and C0570.
R0080/C0580	Total participations in related undertakings that are not financial and credit institutions — Total— of which strategic	This is the total value of strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0470.
R0080/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which strategic	This is the total value of Type 1 Equities held in strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards. This is the sum of C0480.
R0080/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity — of which strategic	This is the total value of Type 2 Equities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0490).
R0080/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated	This is the total value of subordinated liabilities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0500.

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	liabilities — of which strategic	
R0090/C0580	Total participations in related undertakings that are not financial and credit institutions — total — of which non-strategic	This is the total value of non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0540.
R0090/C0590	Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which non-strategic	This is the total value of Type 1 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168(2) of the Solvency 2 Technical Standards.. This is the sum of C0550.
R0090/C0600	Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity — of which non-strategic	This is the total value of Type 2 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0560.
R0090/C0610	Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities — of which non-strategic	This is the total value of subordinated liabilities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0570.
Total		
C0620	Total of all participations	This is the total value of all participations.

Section IR.25.04 instructions.**IR.25.04 – Solvency Capital Requirement****General comments**

This section relates to annual submission of information for individual entities, groups, ring-fenced funds, matching adjustment portfolios and remaining part.

Individual entities must report template IRR.25.04 for each ring-fenced fund (RFF), matching adjustment portfolio (MAP) and remaining part. References to IR.25.05 and IR.26 below should be interpreted as references to IRR.25.05 and IRR.26.

Groups must report template IRR.25.04 if they have RFFs other than supported RFFs (where the SCR is not covered within that RFF). Groups must report template IRR.25.04 for the remaining part (including embedded MAPs and supported RFFs) and the sum of unsupported RFFs (including embedded MAPs and excluding supported RFFs).

In the text below SF refers to standard formula undertakings, IM to full internal model or partial internal undertakings. SF undertakings which have RFFs or MAPs should calculate all

items for IR.25.04 as the sum of the IRR.25.04 templates for that undertaking. In respect of the loss-absorbing capacity of deferred taxes disclosed on R0450, IM refers only to undertakings for which the calculation of LACDT is within the scope of an internal model.

For groups R0070-R0495 apply to the insurance entities which use method 1 (consolidation method).

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regards to a RFF, MAP or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP (individual entities), sum of unsupported RFFs including embedded MAPs (groups) 2 – Remaining part (individual entities), remaining part including embedded MAPs (groups)
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0010/R0140	Market risk	Market risk capital requirement – sum of R0070-R0130
C0010/R0070	Interest rate risk	SF– IR.26.01 C0060/R0100 IM– sum of IR.25.05 codes 101-103
C0010/R0080	Equity risk	SF– IR.26.01 C0060/R0200 IM– sum of IR.25.05 code 104 and 105
C0010/R0090	Property risk	SF– IR.26.01 C0060/R0300 IM– sum of IR.25.05 code 106
C0010/R0100	Spread risk	SF– IR.26.01 C0060/R0400 IM– sum of IR.25.05 code 107
C0010/R0110	Concentration risk	SF– IR.26.01 C0060/R0500 IM– sum of IR.25.05 code 108
C0010/R0120	Currency risk	SF– IR.26.01 C0060/R0600 IM– sum of IR.25.05 code 109
C0010/R0125	Other market risk	SF– not applicable IM– sum of IR.25.05 codes 100 and 110
C0010/R0130	Diversification within market risk	SF– IR.26.01 C0060/R0700 IM– sum of IR.25.05 code 199
C0010/R0180	Counterparty default risk	Counterparty risk capital requirement – sum of R0150-R0170
C0010/R0150	Type 1 exposures	SF– IR.26.02 C0070/R0100

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		IM– sum of IR.25.05 code 201
C0010/R0160	Type 2 exposures	SF– IR.26.02 C0070/R0300 IM– sum of IR.25.05 code 202
C0010/R0165	Other counterparty risk	SF– not applicable IM– sum of IR.25.05 codes 200 and 203
C0010/R0170	Diversification within counterparty risk	SF– IR.26.02 C0070/R0330 IM– sum of IR.25.05 code 299
C0010/R0270	Life underwriting risk	Life underwriting risk capital requirement – sum of R0190-R0260
C0010/R0190	Mortality risk	SF– IR.26.03 C0060/R0100 IM– sum of IR.25.05 code 301
C0010/R0200	Longevity risk	SF– IR.26.03 C0060/R0200 IM– sum of IR.25.05 code 302
C0010/R0210	Disability-Morbidity risk	SF– IR.26.03 C0060/R0300 IM– sum of IR.25.05 code 303
C0010/R0220	Life-expense risk	SF– IR.26.03 C0060/R0500 IM– sum of IR.25.05 code 306
C0010/R0230	Revision risk	SF– IR.26.03 C0060/R0600 IM– sum of IR.25.05 code 307
C0010/R0240	Lapse risk	SF– IR.26.03 C0060/R0400 IM– sum of IR.25.05 codes 304 and 305
C0010/R0250	Life catastrophe risk	SF– IR.26.03 C0060/R0700 IM– sum of IR.25.05 code 308
C0010/R0255	Other life underwriting risk	SF– not applicable IM– sum of IR.25.05 codes 300 and 309
C0010/R0260	Diversification within life underwriting risk	SF– IR.26.03 C0060/R0800 IM– sum of IR.25.05 code 399
C0010/R0320	Health underwriting risk	Health underwriting risk capital requirement – sum of R0280-R0310
C0010/R0280	Health SLT risk	SF– IR.26.04 C0060/R0800 IM– sum of IR.25.05 codes 401-407
C0010/R0290	Health non SLT risk	SF– IR.26.04 C0240/R1400 IM– sum of IR.25.05 codes 408-412
C0010/R0300	Health catastrophe risk	SF– IR.26.04 C0250/R1540 IM– sum of IR.25.05 code 41

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C0010/R0305	Other health underwriting risk	SF– not applicable IM– sum of IR.25.05 codes 400 and 416
C0010/R0310	Diversification within health underwriting risk	SF– IR.26.04 C0270/R1600 IM– sum of IR.25.05 code 499
C0010/R0370	Non-life underwriting risk	Non-life underwriting risk capital requirement – sum of R0330-R0360
C0010/R0330	Non-life premium and reserve risk	SF– IR.26.05 C0100/R0300 IM– sum of IR.25.05 codes 501 and 502
C0010/R0340	Non-life catastrophe risk	SF– IR.26.05 C0060/R0600 IM– sum of IR.25.05 codes 503
C0010/C0350	Lapse risk	SF– IR.26.05 IM– sum of IR.25.05 codes 504
C0010/R0355	Other non-life underwriting risk	SF– not applicable IM– sum of IR.25.05 codes 500 and 505
C0010/R0360	Diversification within non-life underwriting risk	SF– IR.26.05 C0060/R0600 IM– sum of IR.25.05 code 599
C0010/R0400	Intangible asset risk	SF– intangible asset risk capital requirement IM– sum of IR.25.05 codes 600 and 601
C0010/R0430	Operational and other risks	Operational and other risks capital requirement – sum of R0422-R0424
C0010/R0422	Operational risk	SF– IR.26.06 C0020/R0340 IM– sum of IR.25.05 code 701
C0010/R0424	Other risks	SF– not applicable IM– sum of IR.25.05 code 801
C0010/R0432	Total before all diversification	Sum of risk components shown in this template excluding diversification within risk modules (R0070-R0125, R0150-R0165, R0190-R0255, R0280-R0305, R0330-R0355, R0400, R0422-R0424)
C0010/R0434	Total before diversification between risk modules	Sum of risk module capital requirements (R0140, R0180, R0270, R0320, R0370, R0400, R0430)
C0100/R0436	Diversification between risk modules	The total amount of the diversification between risk modules. This amount must be reported as negative value.
C0010/R0438	Total after diversification	SCR after all diversification
C0010/R0440	Loss-absorbing capacity of technical provisions	SF– Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions if allowance embedded in the components exceeds the amount allowable. This amount must be reported as a positive amount.

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		<p>IM– Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions if allowance embedded in the components does not take into account all the allowable management actions. This amount must be reported as a negative amount.</p> <p>IM– sum of IR.25.05 code 802</p>
C0010/R0450	Loss-absorbing capacity of deferred taxes	<p>Amount/Estimate of the adjustment for loss-absorbing capacity of deferred taxes excluding any amount embedded in a component. This amount must be reported as a negative amount.</p> <p>SF– calculated in accordance with Article 207 of the Solvency 2 Technical Standards.</p> <p>IM– sum of IR.25.05 code 803.</p>
C0010/R0455	Other adjustments	<p>Other adjustments in the SCR calculation not included above.</p> <p>IM– sum of IR.25.05 code 804.</p>
C0010/R0460	Solvency capital requirement, including undisclosed capital add-on	Amount of the total diversified SCR including undisclosed capital add-on but excluding disclosed capital add-ons.
C0010/R0472	Disclosed capital add-on – excluding residual model limitation	Amount of disclosed capital add-on excluding residual model limitation
C0010/R0474	Disclosed capital add-on	Amount of disclosed capital add-on relating to residual model limitation
C0010/R0480	Solvency Capital Requirement including capital add-on	<p>Overall capital requirement including capital add-ons</p> <p>For groups, this excludes capital requirements reported in R0500-R0550.</p>
C0010/R0482	Undisclosed capital add-on – residual model limitation	Amount of undisclosed capital add-on relating to residual model limitation
C0010/R0484	Capital add-on	Total capital add-on – sum of undisclosed and disclosed add-ons (R0472+R0474+R0482)
C0010/R0490	Biting interest rate scenario	Interest rate scenario for standard formula SCR calculation ('increase' or 'decrease') or indicative biting scenario for internal model firms, selecting impact of change in long term interest rates if impact varies by term
C0010/R0495	Biting life lapse scenario	Lapse scenario for standard formula life and health underwriting SCR calculation ('increase', 'decrease' or 'mass'), blank for internal model firms or non-life firms

Additional items only for groups

C0010/R0500	Capital requirement for other financial sectors (Non-insurance capital requirements)	Amount of capital requirement for other financial sectors where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the
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		capital requirement calculated in accordance with the appropriate requirements. R0500 is expected to be equal to the sum of R0510, R0520 and R0530.
C0010/R0510	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	Amount of capital requirement for credit institutions, investment firms and financial institutions where the undertakings are subject to capital requirements, calculated in accordance with the relevant cross-sectoral legislation.
C0010/R0520	Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions where the institutions are subject to non-insurance capital requirements calculated in accordance with the relevant cross-sectoral legislation.
C0010/R0530	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for non–regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral requirements were to be applied.
C0010/R0540	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.
C0010/R0550	Capital requirement for residual undertakings	Amount determined in accordance with Article 336(1)(d) of the Solvency 2 Technical Standards.
C0010/R0555	Solvency capital requirement (consolidation method)	Amount of the Solvency Capital Requirement for undertakings included under method 1 as defined in regulation 209(4) of the Insurance Companies Regulations when the combination of methods is used. R0555 is expected to be the sum of R0480, R0500, R0540 and R0550.
C0010/R0560	SCR for undertakings included via D and A	Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in regulation 212(3) of the Insurance Companies Regulations when the combination of methods is used.
C0010/R0565	SCR for sub-groups included via D and A	Amount of the Solvency Capital Requirement for sub-groups included under method 2 as defined in regulation 212(3) of the Insurance Companies Regulations when the combination of methods is used.
C0010/R0570	Solvency capital requirement	Overall SCR for all undertakings regardless of the method used.

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		The total solvency capital requirement is expected to be equal to the sum of R0555, R0560, R0565.
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Section IR.25.05 instructions.

IR.25.05 – Solvency Capital Requirement – Partial or full internal model components

General comments

This section relates to annual submission of information for individual entities, groups, ring-fenced funds, matching adjustment portfolios and remaining part.

The components to be reported must be agreed between the GFSC and insurance and reinsurance undertakings.

Template IRR.25.05 must be reported for each ring-fenced fund (RFF), matching adjustment portfolio (MAP) and the remaining part for individual entities under a full or partial internal model. This includes undertakings where a partial internal model is applied to a full ring-fenced fund and/or matching adjustment portfolio while the other ring-fenced funds and/or matching adjustment portfolios are under the standard formula.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regards to a RFF, MAP or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
C0010	Unique number of component	Unique number of each component agreed with the GFSC.
C0020	Components description	Identification, using free text, of each of the components agreed with the GFSC. These components must be aligned with standard formula risk modules if possible. Each component must be identified using a separate entry. Undertakings must identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss-absorbing capacity of technical provisions and/or deferred taxes not embedded within components must be reported as separated components.

C0030	Calculation of the Solvency Capital Requirement	<p>Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss-absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.</p> <p>For the components Loss absorbing capacity ("LAC") of technical provisions and/or deferred taxes when reported as a separate component it must be the amount of the loss-absorbing capacity (these amounts must be reported as negative values)</p> <p>For components calculated using the standard formula this cell represents the net SCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p>
C0040	Amount modelled	For each component this cell represents the amount calculated using the internal model.

Section IR.25.06 instructions.

IR.25.06 – Solvency Capital Requirement – loss-absorbing capacity of deferred taxes

General comments

This section relates to annual submission of information for individual entities.

Loss-absorbing capacity of deferred taxes (LACDT) and related calculations should be made in accordance with Article 207 of Solvency 2 Technical Standards. Amounts recognised should be in conformity with international accounting standards adopted for use by UK companies.

In the text below, SF refers to undertakings for which the adjustment for LACDT is not within the scope of an internal model and which calculate LACDT as laid down by Article 207 of Solvency 2 Technical Standards. IM refers to all other undertakings.

	ITEM	INSTRUCTIONS
R0010/C0010	Deferred Tax Assets Before the shock	Total amount of the deferred tax assets (DTA) in the balance sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of the Solvency 2 Technical Standards. The DTA amount of this cell must be consistent with the value in the cell R0400/C0010 in IR.02.01

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R0010/C0020	Deferred Tax Assets After the shock	<p>SF– Total amount of the deferred tax assets (DTA) if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of the Solvency 2 Technical Standards.</p> <p>IM– Total amount of the DTA in the balance sheet consistent with internal model output representing the biting scenario drawn up using Solvency II valuation.</p>
R0020/C0010	Deductible temporary differences Before the shock	Amount of deductible temporary differences included in the total amount of DTA before the instantaneous loss described in Article 207 of the Solvency 2 Technical Standards.
R0020/C0020	Deductible temporary differences After the shock	<p>SF– Amount of deductible temporary differences included in the total amount of DTA if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207 of the Solvency 2 Technical Standards.</p> <p>IM– Amount of deductible temporary differences included in the total amount of DTA in the balance sheet consistent with internal model output representing the biting scenario drawn up using Solvency II valuation.</p>
R0030/C0010	Unused tax losses and unused tax credits Before the shock	Amount of unused tax losses and unused tax credits included in the total amount of DTA before the instantaneous loss described in Article 207 of the Solvency 2 Technical Standards.
R0030/C0020	Unused tax losses and unused tax credits After the shock	<p>SF– Amount of unused tax losses and unused tax credits included in the total amount of DTA if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207 of the Solvency 2 Technical Standards.</p> <p>IM– Amount of unused tax losses and unused tax credits included in the total amount of DTA in the balance sheet consistent with internal model output representing the biting scenario drawn up using Solvency II valuation.</p>
R0040/C0010	Deferred Tax Liabilities Before the shock	Amount of Deferred Tax Liabilities (DTL) in the balance sheet using Solvency II valuation before the instantaneous loss described in Article 207 of the Solvency 2 Technical Standards. The DTL amount of this cell must be consistent with the value in the cell R0780/C0010 in IR.02.01
R0040/C0020	Deferred Tax Liabilities After the shock	<p>SF– Amount of Deferred Tax Liabilities (DTL) if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207 of the Solvency 2 Technical Standards.</p> <p>IM– Amount of DTL in the balance sheet consistent with internal model output representing the biting scenario drawn up using Solvency II valuation.</p>

R0050/C0030	Amount/estimate of LACDT reported explicitly in IR.25.04	Amount of LACDT reported explicitly in the cell R0450/C0010 in IR.25.04. LACDT in IR.25.04 is reported as a negative amount. LACDT in IR.25.06 should also be reported as a negative amount for consistency.
R0060/C0030	Amount/estimate of LACDT reported implicitly in IR.25.04	SF– Amount of LACDT should be reported explicitly and included in R0050. IM– Amount of LACDT reported implicitly in the SCR calculation which has been included in the amount shown in the cell R0438/C0010 in IR.25.04.
R0070/C0030	Amount/estimate of total LACDT	SF– Total amount of LACDT as defined in Article 207. IM– Total amount of LACDT being the sum of LACDT reported explicitly and implicitly.
R0080/C0030	Amount/estimate of LACDT justified by reduction in deferred tax liabilities	SF– Amount/estimate of LACDT, as calculated in accordance with Article 207 of the Solvency 2 Technical Standards, justified by the reduction in deferred tax liabilities after the instantaneous loss. IM– Amount/estimate of LACDT, justified by the reduction in deferred tax liabilities after the biting scenario.
R0090/C0030	Amount/estimate of LACDT justified by reference to probable future taxable profit	SF– Amount/estimate of LACDT, as calculated in accordance with Article 207 of the Solvency 2 Technical Standards, justified by reference to probable future taxable profit of the company. IM– Amount/estimate of LACDT, justified by reference to probable future taxable profit of the company.
R0100/C0030	Amount/estimate of LACDT justified by set-off against profits of current or previous accounting period	Amount/estimate of LACDT justified by set-off against tax due in the period of the stress or carried back to reclaim tax paid in prior periods.
R0110/C0030	Amount/estimate of LACDT justified by carry back, future years	Amount/estimate of loss-absorbing capacity of deferred taxes justified by profits from past years. Amount of losses allocated to the years after next year.
R0120/C0030	Amount/estimate of LACDT justified by surrender as group relief	Amount/estimate of LACDT, justified by transfer of losses between group members.
R0130/C0030	Amount/estimate of Maximum LACDT	Maximum amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment.
R0140/C0030	Taxable loss caused by SCR shock	SF– Total taxable loss caused by the instantaneous loss as provided for in Article 207 of the Solvency 2 Technical Standards. IM– Total taxable loss caused by the biting scenario.
R0150/C0030	Taxable loss in year of shock	Taxable loss caused by the SCR shock which is assessed and charged in the current accounting period

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R0160/C0030	Taxable loss after the year of shock	Taxable loss caused by the SCR shock which is assessed and charged in subsequent accounting periods
R0170/C0030	Financial year of the projection horizon of future taxable profit	The financial year in which the last future taxable result is projected for the purpose of justifying LACDT by reference to probable future taxable profit.
R0180/C0030	Maximum rate of corporation tax assumed for the LACDT calculation	The maximum rate used in the measurement of tax and deferred tax assets and liabilities after the shock.

Section IR.26.01 instructions.**IR.26.01 – Solvency Capital Requirement – Market risk****General comments**

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios, and remaining part.

The template IRR.26.01.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub–funds of a material RFF/MAP as identified in the second table of IR.01.03.

	ITEM	INSTRUCTIONS
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0012/C0010	Simplifications spread risk – bonds and loans	The options in the following closed list must be used– 1 – Simplifications used 9 – Simplifications not used Simplifications may be either or both Article 104 and Article 105a.
R0014/C0010	Simplifications market concentration risk – simplifications used	One of the options in the following closed list must be used– 1 – Simplifications for Article 105a 9 – Simplifications not used
R0020/C0010	Captives simplifications – interest rate risk	Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options must be used– 1 – Simplifications used

		2 – Simplifications not used
R0030/C0010	Captives simplifications – spread risk bonds and loans	Identify whether a captive undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. The following options must be used– 1 – Simplifications used 2 – Simplifications not used
R0040/C0010	Captives simplifications – market risk concentration	Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options must be used– 1 – Simplifications used 2 – Simplifications not used

Interest rate risk

R0100/C0060	Absolute value after shock – Net solvency capital requirement – interest rate risk	This is the net capital charge for interest rate risk, i.e. after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
R0110– R0120/ C0060	Absolute value after shock – Net solvency capital requirement– interest rate risk– interest rate down/up shock	This is the net capital charge for interest rate down/up risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications

Equity risk

R0200/C0060	Absolute value after shock – Net solvency capital requirement – equity risk	This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.
R0210/C0060	Absolute value after shock – Net solvency capital requirement – equity risk – type 1 equities	This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.
R0250/C0060	Absolute value after shock – Net solvency capital requirement – equity risk – type 2 equities	This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.
R0291/C0060	Absolute value after shock – Net solvency capital requirement – equity risk – qualifying infrastructure corporate equities	This is the net capital charge for qualifying infrastructure corporate equities after adjustment for the loss absorbing capacity of technical provisions.
R0292/C0060	Absolute value after shock – Net solvency capital requirement –	This is the net capital charge for equity risk (for each kind of qualifying infrastructure equities other than corporate equities)

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	equity risk – qualifying infrastructure other than corporate equities	after adjustment for the loss absorbing capacity of technical provisions.
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Property risk

R0300/C0060	Absolute value after shock – Net solvency capital requirement – property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.
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Spread risk

R0400/C0060	Absolute value after shock – Net solvency capital requirement – spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.
R0410/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – bonds and loans	This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010 = 1, this item represents the net solvency capital requirement for spread risk – bonds and loans, calculated using simplifications
R0414/C0060	Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure corporate investment)	This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure corporate investment, after adjustment for the loss absorbing capacity of technical provisions. This value must be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 must be filled in. If R0010/C0010 = 1, this item must not be reported.
R0413/C0060	Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value must be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 should be filled in. If R0010/C0010 = 1, this item should not be reported.
R0412/C0060	Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (other than qualifying infrastructure investment)	This is the net capital charge for spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value must be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 should be filled in. If R0010/C0010 = 1, this item should not be reported.
R0420/C0060	Absolute value after shock – Net solvency capital requirement –	This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.

	spread risk – credit derivatives	
R0430– R0440/ C0060	Absolute value after shock – Net solvency capital requirement – spread risk – credit derivatives – downward/upward shock on credit derivatives	This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0450/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions	This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0461/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – senior STS securitisation	This is the net capital charge for spread risk on senior STS securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0462/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – non-senior STS securitisation	This is the net capital charge for spread risk on non-senior STS securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0480/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – resecuritisation	This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0481/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – other securitisation	This is the net capital charge for spread risk on other securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0482/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – transitional type 1 securitisation	This is the net capital charge for spread risk on transitional type 1 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0483/C0060	Absolute value after shock – Net solvency capital requirement – spread risk –	This is the net capital charge for spread risk on guaranteed STS securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.

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	securitisation positions – guaranteed STS securitisation	
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Concentration risk

R0500/C0060	Absolute value after shock – Net solvency capital requirement – market risk concentrations	<p>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.</p> <p>For captive undertakings, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation.</p>
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Currency risk

R0600/C0060	Absolute value after shock – Net solvency capital requirement (after the loss absorbing capacity of technical provisions) – currency risk	<p>This is the sum for the different currencies of–</p> <ul style="list-style-type: none">– the capital requirement (including after the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;– the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0610–R0620/ C0060	Absolute value after shock – Net solvency capital requirement (after the loss absorbing capacity of technical provisions) – Currency risk – increase/ decrease in the value of the foreign currency	<p>This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest must be reported and in R0620 only the currencies where the decrease shock is the largest must be reported.</p>

Diversification within market risk module

R0700/C0060	Diversification within market risk module –net	<p>This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub-modules.</p> <p>Diversification must be reported as a negative value when it reduces the capital requirement.</p>
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Total solvency capital requirement for market risk

R0800/C0060	Total market risk – Net solvency capital requirement	<p>This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.</p>
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Section IR.26.02 instructions.

IR.26.02 – Solvency Capital Requirement – Counterparty default risk

General comments

This section relates to annual submission of information for individual entities, ring-fenced funds, matching adjustment portfolios and remaining part.

Template IRR.26.02.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

	ITEM	INSTRUCTIONS
Z0020	Ring Fenced Fund/Matching adjustment portfolios/Remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications	Identify whether an undertakings used simplifications for the calculation of counter party default risk. The options in the following closed list must be used– 3 – Simplification pooling arrangements, article 109 4 – Simplification grouping single name exposures, article 110 5 - Simplification of the LGD for reinsurance arrangements, article 112a of the Solvency 2 Technical Standards 6 - Simplification for type 1 exposures, article 112b 7 - Simplification for the risk-mitigating effect of reinsurance arrangements, article 111 9 - Simplifications not used Options 3 to 7 may be used simultaneously.
R0100/C0070	Type 1 exposures – Net solvency capital requirement	This is the net capital charge (after the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency II purposes.
R0100/C0080	Type 1 exposures – Gross solvency capital requirement	This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency II purposes.
R0110– R0200/C0020	Name of single name exposure	Describe the name of the 10 largest single exposures.

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R0110–R0200/ C0030	Code and type of code of single name exposure	<p>Identification code and type of code for the exposure. In order of priority, use–</p> <p>(a) Legal Entity Identifier (LEI) (b) Specific code attributed by the undertaking (SC)</p> <p>A specific code should only be used where an LEI code has not been published for the exposure.</p> <p>In case a specific code is attributed by the undertaking, the code must be unique for the specific exposure and must not overlap with any other code attributed by the undertaking or any published LEI.</p> <p>The type of code used and the identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code SC/XXXXXXXXXXXXXXXXXXXXX</p>
R0110–R0200/ C0050	Type 1 exposures – Single name exposure X – Loss Given Default	The value of the Loss Given Default for each of the 10 largest single name exposure.
R0110–R0200/ C0060	Type 1 exposures – Single name exposure X – Probability of Default	The Probability of Default for each of the 10 largest single name exposure.
R0300/C0070	Type 2 exposures – Net solvency capital requirement	This is the net capital charge (after the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes
R0300/C0080	Type 2 exposures – Gross solvency capital requirement	This is the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes
R0310/C0050	Type 2 exposures – Receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.
R0320/C0050	Type 2 exposures – All type 2 exposures other than receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.
R0330/C0070	Diversification within counterparty default risk module – net solvency capital requirement	This is the amount of net diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.

R0330/C0080	Diversification within counterparty default risk module – gross solvency capital requirement	This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.
R0400/C0070	Total net solvency capital requirement for counterparty default risk	This is the total amount of the net capital charge (after the loss-absorbency capacity of technical provisions) for counterparty default risk.
R0400/C0080	Total gross solvency capital requirement for counterparty default risk	This is the total amount of the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk.

Section IR.26.03 instructions.

IR.26.03 – Solvency Capital Requirement – Life underwriting risk

General comments

This section relates to annual submission of information for individual entities, ring-fenced funds, matching adjustment portfolios and remaining part.

Template IRR.26.03.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

All values must be reported net of reinsurance and other risk mitigating techniques.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications used–mortality risk	Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used If R0010/C0010 = 1, only C0060 and C0080 must be filled in for R0100.

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R0020/C0010	Simplifications used – longevity	Identify whether an undertaking used simplifications for the calculation of longevity risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 must be filled in for R0200.
R0030/C0010	Simplifications used– disability– morbidity risk	Identify whether an undertaking used simplifications for the calculation of disability – morbidity risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used If R0030/C0010 = 1, only C0060 and C0080 must be filled in for R0300.
R0040/C0010	Simplifications used– lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options must be used– 1 - Simplification for the Article 95 of the Solvency 2 Technical Standards 2 – Simplification for the Article 95a of the Solvency 2 Technical Standards 9 – Simplifications not used Options 1 and 2 can be used simultaneously.
R0050/C0010	Simplifications used– life expense risk	Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used If R0050/C0010 = 1, only C0060 and C0080 must be filled in for R0500.
R0060/C0010	Simplifications used– life catastrophe risk	Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used If R0060/C0010 = 1, only C0060 and C0080 must be filled in for R0700.

Life underwriting risk

R0100/C0060	Absolute value after shock – Net solvency capital requirement – Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.
R0200/C0080	Absolute value after shock – Gross solvency capital requirement – Longevity risk	This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.
R0300/C0060	Absolute value after shock – Net solvency capital requirement – Disability – morbidity risk	This is the net capital charge for disability – morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.
R0300/C0080	Absolute value after shock – Gross solvency capital requirement – Disability – morbidity risk	This is the gross capital charge for disability – morbidity risk (before the loss absorbing capacity of technical provisions). If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications.
R0400/C0060	Absolute value after shock – Net solvency capital requirement – Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for lapse risk calculated using simplifications.
R0400/C0080	Absolute value after shock – Gross solvency capital requirement – Lapse risk	This is the overall gross capital charge (before the loss-absorbing capacity of technical provisions) for lapse risk. If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications.
R0410/C0060	Absolute value after shock – Net solvency capital requirement – Lapse risk – risk of increase in lapse rates	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0410/C0080	Absolute value after shock – Gross solvency capital requirement – Lapse risk – risk of increase lapse rates	This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates. If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.

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R0420/C0060	Absolute value after shock – Net solvency capital requirement – Lapse risk – risk of decrease in lapse rates	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0080	Absolute value after shock – Gross solvency capital requirement – Lapse risk – risk of decrease in lapse rates	This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk (before the loss absorbing capacity of technical provisions). If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate
R0430/C0060	Absolute value after shock – Net solvency capital requirement – Lapse risk – mass lapse risk	This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0080	Absolute value after shock – Gross solvency capital requirement – Lapse risk – mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).
R0500/C0060	Absolute value after shock – Net solvency capital requirement – Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.
R0500/C0080	Absolute value after shock – Gross solvency capital requirement – Life –expense risk	This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions). If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.
R0600/C0060	Absolute value after shock – Net solvency capital requirement – Revision risk	This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0080	Absolute value after shock – Gross solvency capital requirement – Revision risk	This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for revision risk.
R0700/C0060	Absolute value after shock – Net solvency capital requirement – life catastrophe risk	This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations.

R0700/C0080	Absolute value after shock – Gross solvency capital requirement – life catastrophe risk	This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions). If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations.
R0800/C0060	Diversification within life underwriting risk module – Net	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification must be reported as a negative value if they reduce the capital requirement.
R0800/C0080	Diversification within life underwriting risk module – Gross	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification must be reported as a negative value if they reduce the capital requirement.
R0900/C0060	Total net solvency capital requirement for life underwriting risk	This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
R0900/C0080	Total gross solvency capital requirement for life underwriting risk	This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.

Further details on revision risk

R1000/C0090	USP – Factors applied for the revision risk shock	Revision shock – undertaking specific parameter ("USP") as calculated by the undertaking and approved by the GFSC. This item is not reported where no undertaking specific parameter is used.
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Section IR.26.04 instructions.**IR.26.04 – Solvency Capital Requirement – Health underwriting risk****General comments**

This section relates to annual submission of information for individual entities, ring-fenced funds, matching adjustment portfolios and remaining part.

Template IRR.26.04.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes

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a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

All values must be reported net of reinsurance and other risk mitigating techniques.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 – RFF/MAP 2 – Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications used – health mortality risk	Identify whether an undertakings used simplifications for the calculation of health mortality risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used
R0020/C0010	Simplifications used – health longevity risk	Identify whether an undertaking used simplifications for the calculation of health longevity risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used
R0030/C0010	Simplifications used– health disability– morbidity risk – Medical expense	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk – Medical expense. The following options must be used– 1 – Simplifications used 2 – Simplifications not used
R0040/C0010	Simplifications used– health disability– morbidity risk – Income protection	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk – Income protection. The following options must be used– 1 – Simplifications used 2 – Simplifications not used
R0050/C0010	Simplifications used– SLT lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options must be used– 1 - Simplification for the Article 102 of the Solvency 2 Technical Standards 2 – Simplification for the Article 102a of the Solvency 2 Technical Standards 9 – Simplifications not used Options 1 and 2 may be used simultaneously.

R0051/C0010	Simplifications – NSLT lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options must be used– 1 - Simplification for the Article 96a of the Solvency 2 Technical Standards 9 – Simplifications not used
R0060/C0010	Simplifications used– health expense risk	Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options must be used– 1 – Simplifications used 2 – Simplifications not used

SLT health underwriting risk

R0100/C0060	Absolute value after shock – Net solvency capital requirement – Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications.
R0100/C0080	Absolute value after shock – Gross solvency capital requirement – Health mortality risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk. If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications.
R0200/C0060	Absolute value after shock – Net solvency capital requirement – Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.
R0200/C0080	Absolute value after shock – Gross solvency capital requirement – Health longevity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk. If R0020/C0010=1, this item represents gross capital charge for health longevity risk calculated using simplifications.
R0300/C0060	Absolute value after shock – Net solvency capital requirement – Health disability – morbidity risk	This is the net capital charge for health disability – morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk.
R0310/C0060	Absolute value after shock – Net solvency capital requirement – Health disability – morbidity risk – Medical expense	This is the net capital charge for health disability – morbidity risk – Medical expense, after adjustment for the loss absorbing capacity of technical provisions.

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		If R0030/C0010=1, this item represents net capital charge for health disability – morbidity risk – Medical expense calculated using simplifications.
R0310/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Medical expense	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Medical expense. If R0030/C0010=1, this item represents gross capital charge for health disability – morbidity risk – Medical expense calculated using simplifications.
R0320/C0060	Absolute value after shock – Net solvency capital requirement – Health disability – morbidity risk – Medical expense – increase of medical payments	This is the net capital charge for health disability – morbidity risk – Medical expense – increase of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row must not be filled in.
R0320/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Medical expense – increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Medical expense – increase of medical payments. If R0030/C0010=1, this row must not be filled in.
R0330/C0060	Absolute value after shock – Net solvency capital requirement – Health disability – morbidity risk – Medical expense – decrease of medical payments	This is the net capital charge for health disability – morbidity risk – Medical expense – decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row must not be filled in.
R0330/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Medical expense – decrease of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Medical expense – decrease of medical payments. If R0030/C0010=1, this row must not be filled in.
R0340/C0060	Absolute value after shock – Net solvency capital requirement – Health disability – morbidity risk – Income protection	This is the net capital charge for health disability – morbidity risk – Income protection, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for health disability – morbidity risk – Income protection calculated using simplifications.
R0340/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Income protection	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Income protection. If R0040/C0010=1, this item represents gross capital charge for health disability – morbidity risk – Income protection calculated using simplifications.

R0400/C0060	Absolute value after shock – Net solvency capital requirement – SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, after adjustment for the loss absorbing capacity of technical provisions
R0400/C0080	Absolute value after shock – Gross solvency capital requirement – SLT Health lapse risk	This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.
R0410/C0060	Absolute value after shock – Net solvency capital requirement – SLT health lapse risk –risk of increase in lapse	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, calculated using simplified calculation for SLT health lapse rate
R0410/C0080	Absolute value after shock – Gross solvency capital requirement – SLT health lapse risk –risk of increase in lapse	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates. If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.
R0420/C0060	Absolute value after shock – Net solvency capital requirement– SLT health lapse risk –risk of decrease in lapse	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, calculated using simplified calculation for SLT health lapse rate
R0420/C0080	Absolute value after shock – Gross solvency capital requirement – SLT health lapse risk – risk of decrease in lapse	This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, calculated using simplified calculation for SLT health lapse rate.
R0430/C0060	Absolute value after shock – Net solvency capital requirement – SLT health lapse risk – mass lapse risk	This is the net capital charge for SLT health lapse risk – mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0080	Absolute value after shock – Gross solvency capital	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT

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	requirement – SLT health lapse risk – mass lapse risk	health lapse risk – mass lapse risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.
R0500/C0060	Absolute value after shock – Net solvency capital requirement – Health expense risk	This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations.
R0500/C0080	Absolute value after shock – Gross solvency capital requirement – Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.
R0600/C0060	Absolute value after shock – Net solvency capital requirement – Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0080	Absolute value after shock – Gross solvency capital requirement – Health revision risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.
R0700/C0060	Diversification within SLT health underwriting risk module – Net	This is the diversification effect within the SLT health underwriting risk module referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification must be reported as a negative value if they reduce the capital requirement.
R0700/C0080	Diversification within SLT health underwriting risk module – Gross	This is the diversification effect within the SLT health underwriting risk module referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification must be reported as a negative value if they reduce the capital requirement.
R0800/C0060	Net solvency capital requirement – SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, after adjustment of the loss absorbing capacity of technical provisions.
R0800/C0080	Gross solvency capital – SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, before adjustment of the loss absorbing capacity of technical provisions.

Further details on revision risk

R0900/C0090	Revision shock USP	Revision shock – undertaking specific parameter as calculated by the undertaking and approved by the GFSC. This item is not reported where no undertaking specific parameter is used.
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NSLT Health premium and reserve risk

R1000– R1030/ C0100	Standard deviation for premium risk – USP	This is the undertaking specific standard deviation for premium risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the GFSC. This item is not reported where no undertaking specific parameter is used.
R1000– R1030/ C0110	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list must be used– 1 – USP gross 2 – USP net
R1000– R1030/ C0120	Standard deviation for premium risk – USP – Adjustment factor for non – proportional reinsurance	This is the undertaking specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, which allows undertakings to take into account the risk–mitigating effect of particular per risk excess of loss ("XL") reinsurance – as calculated by the undertaking and approved or prescribed by the GFSC. Where no undertaking specific parameter is used, this cell must be left blank.
R1000– R1030/ C0130	Standard deviation for reserve risk – USP	This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the GFSC. This item is not reported where no undertaking specific parameter is used.
R1000– R1030/ C0140	Volume measure for premium and reserve risk – volume measure for premium risk– V _{prem}	The volume measure for premium risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance
R1000– R1030/ C0150	Volume measure for premium and reserve risk –Volume measure reserve risk– V _{res}	The volume measure for reserve risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance
R1000– R1030/ C0160	Volume measure for premium and reserve risk – Geographical Diversification	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance.

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		If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R1000– R1030/ C0170	Volume measure for premium and reserve risk – V	The volume measure for NSLT health premium and reserve risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, and its proportional reinsurance
R1040/C0170	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
R1050/C0100	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R1100/C0180	Solvency capital requirement – NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.
R1200/C0230	Absolute value after shock– Solvency capital requirement – Lapse risk	This is the capital charge for NSLT health lapse risk referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.
R1300/C0240	Diversification within NSLT health underwriting risk – gross	This is the diversification effect within the NSLT health underwriting risk sub–module referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk. Diversification must be reported as a negative value if they reduce the capital requirement.
R1400/C0240	Total solvency capital requirement for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module referred to in Articles 145 to 163 of the Solvency 2 Technical Standards.

Health catastrophe risk

R1540/C0250	Total net solvency capital requirement for health catastrophe risk	This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub–module
R1540/C0260	Total gross solvency capital requirement for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub – module (before loss absorbing capacity of technical provisions)

Total health underwriting risk

R1600/C0270	Diversification within health underwriting risk module – Net	This is the diversification effect within the health underwriting risk sub–module as a result of the aggregation of the capital requirements SLT health underwriting risk sub–module, NSLT health underwriting risk sub–module and health catastrophe risk sub–module, referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, calculated after loss absorbing capacity of technical provision.
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R1600/C0280	Diversification within health underwriting risk module – Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Articles 145 to 163 of the Solvency 2 Technical Standards, calculated before loss absorbing capacity of technical provisions.
R1700/C0270	Total net solvency capital requirement for health underwriting risk	This is the total net solvency capital requirement for the health underwriting risk module.
R1700/C0280	Total gross solvency capital requirement for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module.

Section IR.26.05 instructions.

IR.26.05 – Basic information

General comments

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template IRR.26.05.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

All values must be reported net of reinsurance and other risk mitigating techniques.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'

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R0010/C0010	Captives simplifications — non life premium and reserve risk	Identify whether a captive undertaking used simplifications for the calculation of non-life premium and reserve risk. One of the options in the following closed list must be used— 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060, C0070 and C0090 must be filled in for R0100 — R0230.
R0011/C0010	Simplifications used — non-life lapse risk	Identify whether an undertaking used simplifications for the calculation of non-life underwriting risk. The following options must be used— 1 — Simplification for the purposes of Article 90a of the Solvency 2 Technical Standards 9 — Simplification not used
Non-life premium and Reserve Risk		
R0100–R0210/C0020	Standard deviation for premium risk — USP Standard Deviation	This is the undertaking specific standard deviation for premium risk for each segment as calculated by the undertaking and approved or prescribed by the GFSC. This item is not reported where no undertaking specific parameter is used.
R0100–R0210/C0030	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list must be used— 1 — USP gross 2 — USP net
R0100–R0210/C0040	Standard deviation for premium risk — USP — Adjustment factor for non-proportional reinsurance	This is the undertaking specific adjustment factor for non-proportional reinsurance of each segment allows undertakings to take into account the risk mitigating effect of particular per risk excess of loss reinsurance as calculated by the undertaking and approved or prescribed by the GFSC. This item is not reported where no undertaking specific parameter is used.
R0100–R0210/C0050	Standard deviation for reserve risk — USP	This is the undertaking specific standard deviation for reserve risk each segment as calculated by the undertaking and approved or prescribed by the GFSC. This item is not reported where no undertaking specific parameter is used.
R0100–R0210/C0060	Volume measure for premium and reserve risk — volume measure for premium risk— Vprem	The volume measure for premium risk for each line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards.
R0100–R0210/C0070	Volume measure for premium and reserve risk –Volume measure reserve risk– Vres	The volume measure for reserve risk for each segment, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount

		recoverable from reinsurance contracts and special purpose vehicles.
R0100– R0210/C0080	Volume measure for premium and reserve risk — Geographical Diversification	Geographical diversification used for the volume measure for each segment. If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R0100– R0210/C0090	Volume measure for premium and reserve risk — V	The volume measure for non-life premium and reserve risk for each segment If R0010/C0010 = 1, this item must represent the capital requirement for non-life premium and reserve risk of particular segment calculated using simplifications
R0220/C0090	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all segments.
R0230/C0020	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments. If R0010/C0010=1, this item represents total capital charge for non-life premium and reserve risk sub module calculated using simplified calculation.
R0300/C0100	Total capital requirement for non-life premium and reserve risk	This is the total capital charge for the non-life premium and reserve risk sub module.
Non-life lapse risk		
R0400/C0150	Solvency capital requirement — Non-life underwriting risk — Lapse risk	This is the capital charge for non-life underwriting lapse risk.
Non-life catastrophe risk		
R0500/C0160	Capital requirement for non-life catastrophe risk	This is the total non-life catastrophe risk capital requirement.
Total non-life underwriting risk		
R0600/C0160	Diversification within non-life underwriting risk module	This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk. Diversification must be reported as a negative value if they reduce the capital requirement.
R0700/C0160	Total capital requirement for non-life underwriting risk	This is the solvency capital requirement for non-life underwriting risk sub module.

Section IR.26.06 instructions.**IR.26.06 – Solvency Capital Requirement — Operational risk****General comments**

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This section relates to annual submission of information for individual entities, ring-fenced funds, matching adjustment portfolios and remaining part.

Template IRR.26.06.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used— 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report 0
R0100/C0020	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations, excluding unit-linked. For these purposes, technical provisions must not include the risk margin, and must be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0110/C0020	Life gross technical provisions unit-linked (excluding risk margin)	This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions must not include the risk margin, and must be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0120/C0020	Non-life gross technical provisions (excluding risk margin)	This is technical provisions for non-life insurance obligations. For these purposes, technical provisions must not include the risk margin, and must be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0130/C0020	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions
R0200/C0020	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance
R0210/C0020	Earned life gross premiums unit-linked (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne

		by the policyholders without deducting premium ceded to reinsurance
R0220/C0020	Earned non-life gross premiums (previous 12 months)	Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
R0230/C0020	Earned life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance
R0240/C0020	Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance.
R0250/C0020	Earned non-life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
R0260/C0020	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.
R0300/C0020	Capital requirement for operational risk before capping	This is the capital requirement for operational risk before capping adjustment
R0310/C0020	Cap based on Basic Solvency Capital Requirement	This is the result of the cap percentage applied to the Basic SCR.
R0320/C0020	Capital requirement for operational risk after capping	This is the capital requirement for operational risk after capping adjustment.
R0330/C0020	Expenses incurred in respect of unit linked business (previous 12 months)	This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.
R0340/C0020	Total capital requirement for operational risk	This is the capital charge for operational risk.

Section IR.26.07 instructions.**IR.26.07 – Solvency Capital Requirement — Simplifications****General comments**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template IRR.26.07.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub-funds of a material RFF/MAP as identified in the second table of IR.01.03.

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	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used— 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report 0
Z0040	Currency for interest rate risk (captives)	Identify the ISO 4217 alphabetic code of the currency of issue. Each currency must be reported in a different line
Market risk (including captives)		
R0010/C0010 -C0070	Spread risk (bonds and loans) — Market value — by credit quality step	Market value of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available
R0010/C0080	Spread risk (bonds and loans) — Market value — No rating available	Market value of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available
R0020/C0010 -C0070	Spread risk (bonds and loans) — Modified duration — by credit quality step	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available
R0020/C0080	Spread risk (bonds and loans) — Modified duration — No rating available	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available
R0030/C0090	Spread risk (bonds and loans) — Increase in unit-linked and index-linked technical provisions	Increase in the technical provisions less risk margin for policies where the policyholders bear the investment risk with embedded options and guarantees that would result from an instantaneous decrease in the value of the assets subject to the capital requirement for spread risk on bonds according to the simplified calculation
Interest rate risk (captives)		
R0040/C0100	Interest rate risk (captives) — Capital requirement — Interest rate up — by currency	Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported.
R0040/C0110	Interest rate risk (Captives) — Capital requirement — Interest rate down — by currency	Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified
Life underwriting risk		
R0100/C0120	Mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 91 of the Solvency 2 Technical Standards for all obligations subject to mortality risk

R0100/C0160	Mortality risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk
R0100/C0180	Mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk
R0110/C0150	Longevity risk — Best estimate	Best estimate of obligations subject to longevity risk.
R0110/C0160	Longevity risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0110/C0180	Longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0120/C0120	Disability–morbidity risk — Capital at risk	Sum of positive capitals at risk as defined in Article 93 of the Solvency 2 Technical Standards for all obligations subject to disability–morbidity risk
R0120/C0130	Disability–morbidity risk — Capital at risk t+1	Capital at risk as defined in R0120/C0120 after 12 (t + 1) months
R0120/C0150	Disability–morbidity risk — Best estimate	Best estimate of obligations subject to disability–morbidity risk.
R0120/C0160	Disability–morbidity risk — Average rate t+1	Average disability–morbidity rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk
R0120/C0170	Disability–morbidity risk — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk
R0120/C0180	Disability–morbidity risk — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk
R0120/C0200	Disability–morbidity risk — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk
R0130/C0140	Lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 95 of the Solvency 2 Technical Standards.
R0130/C0160	Lapse risk (up) — Average rate (t+1)	Average lapse rate for policies with positive surrender strains
R0130/C0190	Lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off
R0140/C0140	Lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 95 of the Solvency 2 Technical Standards.
R0140/C0160	Lapse risk (down) — Average rate (t+1)	Average lapse rate for policies with negative surrender strains
R0140/C0190	Lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off
R0150/C0180	Life expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations

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R0150/C0210	Life expense risk — Payments	Expenses paid related to life insurance and reinsurance during the last 12 months
R0150/C0220	Life expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations.
R0160/C0120	Life catastrophe risk — Capital at risk	Sum of positive capitals at risk as defined in Article 96 of the Solvency 2 Technical Standards.
Health underwriting risk		
R0200/C0120	Health mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 97 of the Solvency 2 Technical Standards for all obligations subject to health mortality risk
R0200/C0160	Health mortality risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk
R0200/C0180	Health mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk
R0210/C0150	Health longevity risk — Best estimate	Best estimate of obligations subject to health longevity risk.
R0210/C0160	Health longevity risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0210/C0180	Health longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions
R0220/C0180	Health disability–morbidity risk (medical expense) — Modified duration	Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations
R0220/C0210	Health disability–morbidity risk (medical expense) — Payments	Expenses paid related to medical expense insurance and reinsurance during the last 12 months
R0220/C0220	Health disability–morbidity risk (medical expense) — Average inflation rate	Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations.
R0230/C0120	Health disability–morbidity risk (income protection) — Capital at risk	Sum of positive capitals at risk as defined in Article 100 of the Solvency 2 Technical Standards for all obligations subject to disability–morbidity risk (income protection)
R0230/C0130	Health disability–morbidity risk (income protection) — Capital at risk t+1	Capital at risk as defined in R0230/C0120 after 12 months
R0230/C0150	Health disability–morbidity risk (income protection) — Best estimate	Best estimate of obligations subject to disability–morbidity risk.

R0230/C0160	Health disability–morbidity risk (income protection) — Average rate t+1	Average disability–morbidity rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk
R0230/C0170	Health disability–morbidity risk (income protection) — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t + 2) weighted by sum insured for policies with a positive capital at risk
R0230/C0180	Health disability–morbidity risk (income protection) — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk
R0230/C0200	Health disability–morbidity risk (income protection) — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk
R0240/C0140	Health SLT lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 102 of the Solvency 2 Technical Standards.
R0240/C0160	Health SLT lapse risk (up) — Average rate t+1	Average lapse rate for policies with positive surrender strains
R0240/C0190	Health SLT lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off
R0250/C0140	Health SLT lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 102 of the Solvency 2 Technical Standards.
R0250/C0160	Health SLT lapse risk (down) — Average rate t+1	Average lapse rate for policies with negative surrender strains
R0250/C0190	Health SLT lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off
R0260/C0180	Health expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations
R0260/C0210	Health expense risk — Payments	Expenses paid related to health insurance and reinsurance during the last 12 months
R0260/C0220	Health expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations
Market risk – Market risk concentrations		
R0300/C0300	Debt portfolio share	The share of the debt portfolio for which a simplified SCR calculation was performed. This item must only be reported in case of the reporting exemption of IR.06.02.
NAT CAT simplifications		
R0400/C0320	Windstorm – risk weight chosen in the NAT CAT simplifications	Include risk weight used in windstorm simplifications
R0400/C0330	Windstorm – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to windstorm simplifications
R0410/C0320	Hail – risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in hail simplifications

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R0410/C0330	Hail – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to hail simplifications
R0420/C0320	Earthquake – risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in earthquake simplifications
R0420/C0330	Earthquake – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to earthquake simplifications
R0430/C0320	Flood – risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in flood simplifications
R0430/C0330	Flood – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to flood simplifications
R0440/C0320	Subsidence – risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in subsidence simplifications
R0440/C0330	Subsidence – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to subsidence simplifications

Section IR.27.01 instructions.

IR.27.01 – Basic information

General comments

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template IRR.27.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template must be reported for all sub–funds of a material RFF/MAP as identified in the second table of IR.01.03.

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program as described in the reinsurance templates for Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04).

Undertakings need to estimate their recoveries from risk mitigation in line with relevant legislation. Undertakings must complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non-life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in regulations 95(2)(a), 95(2)(c) and 95(4) of the Insurance Companies Regulations.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation must be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification must be reported as a negative value.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list must be used– 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. When item Z0020 = 2, then report '0'
R0001/C001	Simplifications used – fire risk	Identify whether an undertaking used simplifications for the calculation of fire risk. The following options must be used– 1 – Simplifications for the purposes of Article 90c of the Solvency 2 Technical Standards 9 – Simplifications not used If R0001/C0001 = 1, only C0880 must be filled in for R2600.
R0002/C001	Simplifications used – natural catastrophe risk	Identify whether an undertaking used simplifications for the calculation of natural catastrophe risk. The following options must be used– 1 – Simplification for the purposes of Article 90b windstorm

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		<p>2 – Simplification for the purposes of Article 90b earthquake</p> <p>3 – Simplification for the purposes of Article 90b flood</p> <p>4 – Simplification for the purposes of Article 90b hail</p> <p>5 – Simplification for the purposes of Article 90b subsidence</p> <p>9 – Simplifications not used</p> <p>Options 1 to 5 may be used simultaneously.</p>
Non-life catastrophe risk - summary		
C0010/R0010	SCR before risk mitigation — Natural catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070.
C0010/R0020– R0060	SCR before risk mitigation — Natural catastrophe risk perils	<p>This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.</p> <p>Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.</p>
C0010/R0070	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils.
C0020/R0010	Total risk mitigation — Natural catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0020/R0070.
C0020/R0020– R0060	Total risk mitigation — Natural catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril.
C0020/R0070	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils.
C0030/R0010	SCR after risk mitigation — Natural catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0070.
C0030/R0020– R0060	SCR after risk mitigation — Natural catastrophe risk perils	<p>This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.</p> <p>Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.</p>
C0030/R0070	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different natural catastrophe perils.
C0010/R0080	SCR before risk mitigation — Catastrophe risk non–	This is the total catastrophe risk before risk mitigation arising from non–proportional property reinsurance.

	proportional property reinsurance	
C0020/R0080	Total risk mitigation — Catastrophe risk non-proportional property reinsurance	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for non-proportional property reinsurance.
C0030/R0080	SCR after risk mitigation — Catastrophe risk non-proportional property reinsurance	This is the total catastrophe risk after risk mitigation arising from non-proportional property reinsurance.
C0010/R0090	SCR before risk mitigation — Man-made catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0010/R0160.
C0010/R0100–R0150	SCR before risk mitigation — Man-made catastrophe risk perils	This is the total capital requirement before risk mitigation per man-made peril, taking into consideration the diversification effect between sub-perils. Per man-made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0160	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different man-made perils.
C0020/R0090	Total risk mitigation — Man-made catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0020/R0160.
C0020/R0100–R0150	Total risk mitigation — Man-made catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril.
C0020/R0160	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different man-made perils.
C0030/R0090	SCR after risk mitigation — Man-made catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all man-made catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0160.
C0030/R0100–R0150	SCR after risk mitigation — Man-made catastrophe risk perils	This is the total capital requirement after risk mitigation per man-made catastrophe peril, taking into consideration the diversification effect between sub-perils. Per man-made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0160	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different man-made catastrophe perils.

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C0010/R0170	SCR before risk mitigation — Other non-life catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all 'other non-life' perils and taking into consideration the diversification effect between the perils given in C0010/R0180.
C0010/R0180	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different 'other non-life' perils.
C0020/R0170	Total risk mitigation — Other non-life catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all 'other non-life' perils and taking into consideration the diversification effect between the perils given in C0020/R0180.
C0020/R0180	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different 'other non-life' perils.
C0030/R0170	SCR after risk mitigation — Other non-life catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all 'other non-life' catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180.
C0030/R0180	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different 'other non-life' catastrophe perils.
C0010/R0190	SCR before risk mitigation — Total Non-life catastrophe risk before diversification	This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks) before the diversification effect between the sub-modules.
C0010/R0200	SCR before risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0010/R0210	SCR before risk mitigation — Total Non-life catastrophe risk after diversification	This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0010/R0200.
C0020/R0190	Total risk mitigation — Total Non-life catastrophe risk before diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.
C0020/R0200	Total risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe,

		Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0020/R0210	Total risk mitigation — Total Non-life catastrophe risk after diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0020/R0200.
C0030/R0190	SCR after risk mitigation — Total Non-life catastrophe risk before diversification	This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.
C0030/R0200	SCR after risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0030/R0210	SCR after risk mitigation — Total Non-life catastrophe risk after diversification	This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in item C0030/R0200.
Health catastrophe risk – Summary		
C0010/R0300	SCR before risk mitigation — Health catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0010/R0340.
C0010/R0310–R0330	SCR before risk mitigation — Health catastrophe risk sub-modules	This is the total capital requirement before risk mitigation per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries. Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0340	SCR before risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different Health catastrophe risk sub-modules.
C0020/R0300	Total risk mitigation — Health catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0020/R0340.
C0020/R0310–R0330	Total risk mitigation — Health catastrophe risk sub-modules	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module.

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C0020/R0340	Total risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules.
C0030/R0300	SCR after risk mitigation — Health catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0030/R0340.
C0030/R0310– R0330	SCR after risk mitigation — Health catastrophe risk sub-modules	This is the total capital requirement after risk mitigation per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries. Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0340	SCR after risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different Health catastrophe risk sub-modules.
Non-life catastrophe risk		
Natural catastrophe risk – Windstorm		
C0040/R0610– R0780	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 14 regions other than the specified regions (include regions as specified in Schedule 3, except the ones specified in Schedule 5 or Schedule 8 to the Solvency 2 Technical Standards), for the contract in relation to the obligations of lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards. Fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations. Premiums must be gross, without deduction of premiums for reinsurance contracts.
C0040/R0790	Estimation of the gross premium to be earned — Total Windstorm Other Regions before diversifications	Total of the estimate of the premiums to be earned by the insurance or reinsurance undertaking before diversification, during the following year for the other 14 regions other than the specified regions.
C0050/R0400– R0590	Exposure — specified Region	The sum of the total insured per each of the 20 specified regions for lines of business, as defined in of the Solvency 2 Technical Standards— (a) 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 specified region; and (b) 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 specified region.
C0050/R0600	Exposure — Total Windstorm specified Regions before diversification	Total of the exposure before diversification for the 20 specified regions.
C0060/R0400–R0590	Specified Gross Loss — specified Region	Specified gross windstorm loss per each of the 20 specified regions, taking into consideration the effect of diversification effect between zones.
C0060/R0600	Specified Gross Loss — Total Windstorm specified Regions before diversification	Total of the specified gross loss before diversification for the 20 specified regions.
C0070/R0400–R0590	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The risk charge factor per each of the 20 specified regions for Windstorm, taking into consideration the effect of diversification effect between zones.
C0070/R0600	Catastrophe Risk Charge Factor before risk mitigation — Total Windstorm specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0080/R0400–R0590	Scenario A or B — specified Region	The larger of the capital requirement for Windstorm risk for each of the 20 specified regions according to scenario A or scenario B. When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0090/R0400–R0590	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Windstorm for each of the 20 specified Regions corresponding to the larger of scenario A or B.
C0090/R0600	Catastrophe Risk Charge before risk mitigation — Total Windstorm specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for the 20 specified regions.
C0090/R0790	Catastrophe Risk Charge before risk mitigation — Total Windstorm Other Regions before diversifications	The capital requirement before risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0090/R0800	Catastrophe Risk Charge before risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for all regions.
C0090/R0810	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both specified Regions and 'other regions')
C0090/R0820	Catastrophe Risk Charge before risk mitigation — Total Windstorm after diversification	This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810.

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C0100/R0400–R0590	Estimated Risk Mitigation — specified Region	Per each of the 20 specified Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0100/R0600	Estimated Risk Mitigation — Total Windstorm specified Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for the 20 specified regions.
C0100/R0790	Estimated Risk Mitigation — Total Windstorm Other Regions before diversifications	For all the regions other the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0100/R0800	Estimated Risk Mitigation — Total Windstorm all Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for all regions.
C0110/R0400–R0590	Estimated Reinstatement Premiums — specified Region	For each of the 20 specified Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0600	Estimated Reinstatement Premiums — Total Windstorm specified Regions before diversification	Total of the estimated reinstatement premiums for the 20 specified regions.
C0110/R0790	Estimated Reinstatement Premiums — Total Windstorm Other Regions before diversifications	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0800	Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0120/R0400–R0590	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the specified regions, corresponding to the selected scenario.
C0120/R0600	Catastrophe Risk Charge after risk mitigation — Total Windstorm specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 20 specified regions.
C0120/R0790	Catastrophe Risk Charge after risk mitigation — Total Windstorm Other Regions before diversifications	Capital requirement after risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0120/R0800	Catastrophe Risk Charge after risk mitigation — Total	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific

	Windstorm all Regions before diversification	reinsurance contracts and special purpose vehicles for all regions.
C0120/R0810	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both specified Regions and ‘other regions’).
C0120/R0820	Catastrophe Risk Charge after risk mitigation — Total Windstorm after diversification	This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the diversification effect given in item C0120/R0810.
Natural catastrophe risk - Earthquake		
C0130/R1040–R1210	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Schedule 3, except the ones specified in Schedule 5 or Schedule 8 to the Solvency 2 Technical Standards), for the contract in relation to the obligations of lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards— (a) Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and (b) Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations. Premiums must be gross, without deduction of premiums for reinsurance contracts.
C0130/R1220	Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0140/R0830–R1020	Exposure — specified Region	The sum of the total insured per each of the 20 specified regions for the lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards— (a) Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and (b) where the risk is situated in this particular specified region; and (c) 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 specified region.
C0140/R1030	Exposure — Total Earthquake specified Regions before diversification	Total of the exposure for the 20 specified regions.

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C0150/R0830–R1020	Specified Gross Loss — specified Region	Specified gross Earthquake loss for each of the 20 specified regions, taking into consideration the effect of diversification effect between zones.
C0150/R1030	Specified Gross Loss — Total Earthquake specified Regions before diversification	Total of the specified gross Earthquake loss for the 20 specified regions.
C0160/R0830–R1020	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 20 specified regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0160/R1030	Catastrophe Risk Charge Factor before risk mitigation — Total Earthquake specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0170/R0830–R1020	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Earthquakes in each of the 20 specified Regions.
C0170/R1030	Catastrophe Risk Charge before risk mitigation — Total Earthquake specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 specified regions.
C0170/R1220	Catastrophe Risk Charge before risk mitigation — Total Earthquake — Other Regions before diversification	The capital requirement before risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0170/R1230	Catastrophe Risk Charge before risk mitigation — Total Earthquake — All Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for all regions.
C0170/R1240	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both specified Regions and Other regions).
C0170/R1250	Catastrophe Risk Charge before risk mitigation — Total Earthquake after diversification	This is the total capital requirement before risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0170/R1240.
C0180/R0830–R1020	Estimated Risk Mitigation — specified Region	Per each of the 20 specified Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0180/R1030	Estimated Risk Mitigation — Total Earthquake specified Regions before diversification	Total of the estimated Risk Mitigation for the 20 specified regions.
C0180/R1220	Estimated Risk Mitigation — Total Earthquake — Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.

C0180/R1230	Estimated Risk Mitigation — Total Earthquake — All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0190/R0830–R1020	Estimated Reinstatement Premiums — specified Region	Per each of the 20 specified Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1030	Estimated Reinstatement Premiums — Total Earthquake specified Regions before diversification	Total of the estimated reinstatement premiums for the 20 specified regions.
C0190/R1220	Estimated Reinstatement Premiums — Total Earthquake Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1230	Estimated Reinstatement Premiums — Total Earthquake All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0200/R0830–R1020	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 specified regions.
C0200/R1030	Catastrophe Risk Charge after risk mitigation — Total Earthquake specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for the 20 specified regions.
C0200/R1220	Catastrophe Risk Charge after risk mitigation — Total Earthquake Other Regions before diversification	Capital requirement after risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0200/R1230	Catastrophe Risk Charge after risk mitigation — Total Earthquake All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for all regions.
C0200/R1240	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both specified Regions and Other regions).
C0200/R1250	Catastrophe Risk Charge after risk mitigation — Total Earthquake after diversification	This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0200/R1240.
Natural catastrophe risk - Flood		

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C0210/R1590	Estimation of the gross premium to be earned — Total Flood Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0220/R1260–R1390	Exposure — specified Region	The sum of the total insured per each of the 14 specified regions of lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards— (a) 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 specified region; (b) 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 specified region; and (c) 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 specified region.
C0220/R1400	Exposure — Total Flood specified Regions before diversification	Total of the exposure for the 14 specified regions.
C0230/R1260–R1390	Specified Gross Loss — specified Region	Specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification effect between zones.
C0230/R1400	Specified Gross Loss — Total Flood specified Regions before diversification	Total of the specified gross Flood loss for the 14 specified regions.
C0240/R1260–R1390	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0240/R1400	Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0250/R1260–R1390	Scenario A or B — specified Region	The larger of the capital requirement for Flood risk in each of the 14 specified regions according to scenario A or scenario B. When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.

C0260/R1260–R1390	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Floods in each of the 14 specified Regions, corresponding to the larger of scenario A or B.
C0260/R1400	Catastrophe Risk Charge before risk mitigation — Total Flood specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for the 14 specified regions.
C0260/R1590	Catastrophe Risk Charge before risk mitigation — Total Flood Other Regions before diversification	The capital requirement before risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0260/R1600	Catastrophe Risk Charge before risk mitigation — Total Flood All Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for all regions.
C0260/R1610	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both specified Regions and Other regions).
C0260/R1620	Catastrophe Risk Charge before risk mitigation — Total Flood after diversification	This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610.
C0270/R1260–R1390	Estimated Risk Mitigation — specified Region	Per each of the 14 specified 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.
C0270/R1400	Estimated Risk Mitigation — Total Flood specified Regions before diversification	Total of the estimated Risk Mitigation for the 14 specified regions.
C0270/R1590	Estimated Risk Mitigation — Total Flood Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0270/R1600	Estimated Risk Mitigation — Total Flood All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0280/R1260–R1390	Estimated Reinstatement Premiums — specified Region	Per each of the 14 specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1400	Estimated Reinstatement Premiums — Total Flood – specified Regions before diversification	Total of the estimated reinstatement premiums for the 14 specified regions.
C0280/R1590	Estimated Reinstatement Premiums — Total Flood –	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the

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	Other Regions before diversification	undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1600	Estimated Reinstatement Premiums — Total Flood — All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0290/R1260–R1390	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 specified regions, corresponding to the selected scenario.
C0290/R1400	Catastrophe Risk Charge after risk mitigation — Total Flood — specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 14 specified regions.
C0290/R1590	Catastrophe Risk Charge after risk mitigation — Total Flood — Other Regions before diversification	Capital requirement after risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0290/R1600	Catastrophe Risk Charge after risk mitigation — Total Flood — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles all regions.
C0290/R1610	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both specified Regions and Other regions).
C0290/R1620	Catastrophe Risk Charge after risk mitigation — Total Flood after diversification	This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610.
Natural catastrophe risk – Hail		
C0300/R1730–R1900	Estimation of the gross premiums to be earned — Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 9 regions other than the specified Regions (include regions as specified in Schedule 3, except the ones specified in Schedule 5 or Schedule 8 to the Solvency 2 Technical Standards), for the contract in relation to the obligations of lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards—</p> <ul style="list-style-type: none"> (a) Fire and other damage covering hail risk, including the proportional reinsurance obligations; (b) Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and (c) Other motor insurance, including the proportional reinsurance obligations. <p>Premiums must be gross, without deduction of premiums for reinsurance contracts.</p>

C0300/R1910	Estimation of the gross premium to be earned — Total Hail Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0310/R1630–R1710	Exposure — specified Region	The sum of the total insured per each of the 9 specified regions for lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards— (a) 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 specified region; (b) 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 specified region; and (c) 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 specified region.
C0310/R1720	Exposure — Total Hail specified Regions before diversification	Total of the exposure for the 9 specified regions.
C0320/R1630–R1710	Specified Gross Loss — specified Region	Specified gross Hail loss in each of the 9 specified regions, taking into consideration the effect of diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total Hail specified Regions before diversification	Total of the specified gross Hail loss for the 9 specified regions.
C0330/R1630–R1710	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 9 specified regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0330/R1720	Catastrophe Risk Charge Factor before risk mitigation — Total Hail specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0340/R1630–R1710	Scenario A or B — specified Region	The larger of the capital requirement for Hail risk in each of the 9 specified regions according to scenario A or scenario B. When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0350/R1630–R1710	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Hails in each of the 9 specified Regions corresponding to the larger of scenario A or B.

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C0350/R1720	Catastrophe Risk Charge before risk mitigation — Total Hail specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for the 9 specified regions.
C0350/R1910	Catastrophe Risk Charge before risk mitigation — Total Hail Other Regions before diversification	The capital requirement before risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0350/R1920	Catastrophe Risk Charge before risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for all regions.
C0350/R1930	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both specified Regions and other regions).
C0350/R1940	Catastrophe Risk Charge before risk mitigation — Total Hail after diversification	This is the total capital requirement before risk mitigation for Hail risk, taking into consideration the diversification effect given in C0350/R1930.
C0360/R1630–R1710	Estimated Risk Mitigation — specified Region	Per each of the 9 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1720	Estimated Risk Mitigation — Total Hail specified Region before diversification	Total of the estimated risk mitigation for the 9 specified regions.
C0360/R1910	Estimated Risk Mitigation — Total Hail Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1920	Estimated Risk Mitigation — Total Hail All Regions before diversification	Total of the estimated risk mitigation for all regions.
C0370/R1630–R1710	Estimated Reinstatement Premiums — specified Region	Per each of the 9 specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1720	Estimated Reinstatement Premiums — Total diversification	Total of the estimated reinstatement premiums for the 9 specified regions.
C0370/R1910	Estimated Reinstatement Premiums — Total Hail Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.

C0370/R1920	Estimated Reinstatement Premiums — Total Hail All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0380/R1630–R1710	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 specified Regions, corresponding to the selected scenario.
C0380/R1720	Catastrophe Risk Charge after risk mitigation — Total Hail specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 9 specified regions.
C0380/R1910	Catastrophe Risk Charge after risk mitigation — Total Hail Other Regions before diversification	Capital requirement after risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0380/R1920	Catastrophe Risk Charge after risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both specified Regions and Other regions).
C0380/R1940	Catastrophe Risk Charge after risk mitigation — Total Hail after diversification	This is the total capital requirement after risk mitigation for Hail risk, taking into consideration the diversification effect given in C0380/R1930.
Natural catastrophe risk – Subsidence		
C0390/R1950	Estimation of the gross premium to be earned — Total Subsidence before diversification	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of fire and other damage, including the proportional reinsurance obligations. Premiums must be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of France.
C0400/R1950	Exposure — Total Subsidence before diversification	The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones must comprise the whole territory.
C0410/R1950	Specified Gross Loss — Total Subsidence before diversification	Specified gross subsidence loss, before taking into consideration the effect of diversification effect between zones.

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C0420/R1950	Catastrophe Risk Charge Factor before risk mitigation — Total Subsidence before diversification	The Risk Charge Factor of the territory of France for subsidence, before taking into consideration the effect of diversification effect between zones.
C0430/R1950	Catastrophe Risk Charge before risk mitigation — Total Subsidence before diversification	The capital requirement before risk mitigation for Subsidence risk in the territory of France. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for subsidence is equal to the Specified Gross Loss (item C0410/R1950).
C0430/R1960	Catastrophe Risk Charge before risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France.
C0430/R1970	Catastrophe Risk Charge before risk mitigation — Total Subsidence after diversification	This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960.
C0440/R1950	Estimated Risk Mitigation — Total Subsidence before diversification	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0450/R1950	Estimated Reinstatement Premiums — Total Subsidence before diversification	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0460/R1950	Catastrophe Risk Charge after risk mitigation — Total Subsidence before diversification	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from subsidence.
C0460/R1960	Catastrophe Risk Charge after risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France.
C0460/R1970	Catastrophe Risk Charge after risk mitigation — Total Subsidence after diversification	This is the total capital requirement after risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0460/R1960.
Natural catastrophe risk – Non-proportional property reinsurance		
C0470/R2000	Estimation of the gross premium to be earned	<p>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, non-proportional property reinsurance other than non-proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21.</p> <p>Premiums must be gross, without deduction of premiums for reinsurance contracts.</p>

C0480/R2000	Catastrophe Risk Charge before risk mitigation	The capital requirement before risk mitigation for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0490/R2000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.
C0500/R2000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
C0510/R2000	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
Man-made catastrophe risk – Motor Vehicle Liability		
C0520/R2100	Number of vehicles policy limit above 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24000000 Euro.
C0530/R2100	Number of vehicles policy limit below or equal to 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24000000 Euro.
C0540/R2100	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.
C0550/R2100	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.
C0560/R2100	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.
C0570/R2100	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability.
Man-made catastrophe risk – Marine Tanker Collision		

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C0580/R2200	Type of cover Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per each marine hull cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards–</p> <ul style="list-style-type: none">(a) Marine, aviation and transport, including proportional reinsurance obligations; and(b) Non–proportional marine, aviation and transport reinsurance. <p>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.</p>
C0590/R2200	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards –</p> <ul style="list-style-type: none">(a) Marine, aviation and transport, including proportional reinsurance obligations; and(b) Non–proportional marine, aviation and transport reinsurance. <p>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.</p>
C0600/R2200	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per marine oil pollution liability cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards–</p> <ul style="list-style-type: none">(a) Marine, aviation and transport, including proportional reinsurance obligations; and(b) Non–proportional marine, aviation and transport reinsurance. <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for</p>

		marine insurance and reinsurance in relation to each tanker.
C0610/R2200	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.
C0620/R2200	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.
C0630/R2200	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision.
C0640/R2200	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision.
C0650/R2200	Name vessel	Name of the corresponding vessel.
Man-made catastrophe risk – Marine Platform Explosion		
C0660– C0700/R2300	Catastrophe Risk Charge Marine Platform Explosion — <i>Type of cover</i> — before risk mitigation	<p>This is the capital requirement before risk mitigation, per type of cover (Property damage, Removal of wreckage, Loss of production income, Capping of the well or making the well secure, Liability insurance and reinsurance obligations), for risks arising from Marine Platform Explosion.</p> <p>The maximum relates to all oil and gas offshore platforms insured by the insurance or reinsurance undertaking in respect of platform explosion in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards—</p> <ul style="list-style-type: none"> (a) Marine, aviation and transport, including proportional reinsurance obligations; and (b) Non-proportional marine, aviation and transport reinsurance. <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 in relation to the selected platform.</p>
C0710/R2300	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion.
C0720/R2300	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums.

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C0730/R2300	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.
C0740/R2300	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion.
C0750/R2300	Name platform	Name of the corresponding platform.
Number of vessels		
C0781/R2421	Number of vessels below the threshold of EUR 250k	This is the number of vessels below the threshold of EUR 250k
Man-made catastrophe risk – Marine		
C0760/R2400	Catastrophe Risk Charge Marine before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.
C0760/R2410	Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.
C0760/R2420	Catastrophe Risk Charge Marine before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.
C0770/R2400	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks.
C0780/R2400	Catastrophe Risk Charge Marine after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks.
C0780/R2410	Catastrophe Risk Charge Marine after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks.
C0780/R2420	Catastrophe Risk Charge Marine after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks.
Man-made catastrophe risk – Aviation		
C0790– C0800/R2500	Catastrophe Risk Charge Aviation before risk mitigation — <i>Type of cover</i> — before risk mitigation	<p>This is the capital requirement before risk mitigation, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation.</p> <p>The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards—</p> <ul style="list-style-type: none"> (a) Marine, aviation and transport, including proportional reinsurance obligations; and (b) Non-proportional marine, aviation and transport reinsurance.

		The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and reinsurance and in relation to the selected aircraft.
C0810/R2500	Catastrophe Risk Charge Aviation before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Aviation.
C0820/R2500	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
C0830/R2500	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
C0840/R2500	Catastrophe Risk Charge Aviation after risk mitigation — Total (row)	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation.
Man-made catastrophe risk – Fire		
C0850/R2600	Catastrophe Risk Charge Fire before risk mitigation	This is the total capital requirement before risk mitigation for Fire risks. This amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum insured that meets the following conditions– (a) The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Schedule 1 to the Solvency 2 Technical Standards 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. (b) All buildings are partly or fully located within a radius of 200 meters.
C0860/R2600	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.
C0870/R2600	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
C0880/R2600	Catastrophe Risk Charge after risk mitigation Fire	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.
Man-made catastrophe risk – Liability		

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C0890/R2700– R2740	Earned premium following 12 months –Type of cover	<p>Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers–</p> <p>(a) Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self–employed crafts persons or artisans;</p> <p>(b) Employers liability insurance and proportional reinsurance obligations;</p> <p>(c) Directors and officers liability insurance and proportional reinsurance obligations;</p> <p>(d) Liability insurance and reinsurance obligations included in line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, 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;</p> <p>(e) Non–proportional reinsurance.</p> <p>For this purpose premiums must be gross, without deduction of premiums for reinsurance contracts.</p>
C0890/R2750	Earned premium following 12 months — Total	Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months.
C0900/R2700– R2740	Largest liability limit provided –Type of cover	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
C0910/R2700– R2740	Number of claims –Type of cover	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.
C0920/R2700– R2740	Catastrophe Risk Charge Liability before risk mitigation –Type of cover	This is the capital requirement before risk mitigation, per type of cover, for liability risks.
C0920/R2750	Catastrophe Risk Charge Liability before risk mitigation — Total	Total for all types of cover of the capital requirement before risk mitigation for liability risks.
C0930/R2700– R2740	Estimated Risk Mitigation — Type of cover	The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from

		Liability, excluding the estimated reinstatement premiums.
C0930/R2750	Estimated Risk Mitigation — Total	Total for all types of cover of the estimated risk mitigation.
C0940/R2700–R2740	Estimated Reinstatement Premiums — Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
C0940/R2750	Estimated Reinstatement Premiums — Total	Total for all types of cover of the estimated reinstatement premiums.
C0950/R2700–R2740	Catastrophe Risk Charge Liability after risk mitigation — Type of cover	Capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0950/R2750	Catastrophe Risk Charge Liability after risk mitigation — Total	Total for all types of cover of the capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0960/R2800	Catastrophe Risk Charge Liability before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks.
C0960/R2810	Catastrophe Risk Charge Liability before risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks.
C0960/R2820	Catastrophe Risk Charge Liability before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.
C0970/R2800	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2800	Catastrophe Risk Charge Liability after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2810	Catastrophe Risk Charge Liability after risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks.
C0980/R2820	Catastrophe Risk Charge Liability after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks.
Man-made catastrophe risk – Credit & Suretyship		
C0990/R2900–R2910	Exposure (individual or group) — Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after

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		deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
C0990/R2920	Exposure (individual or group) — Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
C1000/R2900–R2910	Proportion of damage caused by scenario — Largest exposure	Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking.
C1000/R2920	Proportion of damage caused by scenario — Total	Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
C1010/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default –Largest exposure	This is the capital requirement before risk mitigation, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1010/R2920	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default — Total	This is the total capital requirement before risk mitigation arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1020/R2900–R2910	Estimated Risk Mitigation — Largest exposure	The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1020/R2920	Estimated Risk Mitigation — Total	The estimated risk mitigation effect, for the two largest exposures, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1030/R2900–R2910	Estimated Reinstatement Premiums — Largest exposure	The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1030/R2920	Estimated Reinstatement Premiums — Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship after risk	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose

	mitigation — Large Credit Default — Largest exposure	vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2920	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1050/R3000	Earned premium following 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, Credit and Suretyship insurance including proportional reinsurance obligations.
C1060/R3000	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.
C1070/R3000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1080/R3000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.
C1090/R3000	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship.
C1100/R3100	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1100/R3110	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks.
C1100/R3120	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.
C1110/R3100	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.

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C1120/R3100	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1120/R3110	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks.
C1120/R3120	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.
Man-made catastrophe risk – Other non-life catastrophe risk		
C1130/R3200– R3240	Estimation of the gross premium to be earned — Group of obligations	<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 obligations–</p> <ul style="list-style-type: none"> (a) Insurance and reinsurance obligations included in line of business, as defined in Schedule 1 to the Solvency 2 Technical Standards, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance; (b) Reinsurance obligations included in line of business Non–proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance; (c) Insurance and reinsurance obligations included in line of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls; (d) Reinsurance obligations included in line of business Non–proportional casualty reinsurance, other than general liability reinsurance; (e) Non–proportional reinsurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations.

		Premiums must be gross, without deduction of premiums for reinsurance contracts.
C1140/R3200–R3240	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Group of obligations	This is the capital requirement before risk mitigation, per group of obligations, for Other non–life catastrophe risks.
C1140/R3250	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1140/R3260	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1140/R3270	Catastrophe Risk Charge Other non–life catastrophe risk before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1150/R3250	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3250	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between groups of obligations, for Other non–life catastrophe risks.
C1160/R3260	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of obligations for Other non–life catastrophe risks.
C1160/R3270	Catastrophe Risk Charge Other non–life catastrophe risk after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between groups of obligations, for Other non–life catastrophe risks.
Health Catastrophe risk		
Health catastrophe risk – Mass accident		
C1170/R3300–R3600, C1190/R3300–R3600, C1210/R3300–R3600, C1230/R3300–R3600, C1250/R3300–R3600	Policyholders — <i>per type of event</i>	All insured persons of the insurance or reinsurance undertaking who are inhabitants of each of the countries and are insured against the following types of event– (a) Death caused by an accident; (b) Permanent disability caused by an accident; (c) Disability that lasts 10 years caused by an accident; (d) Disability that lasts 12 months caused by an accident; (e) Medical treatment caused by an accident.
C1180/R3300–R3600,	Value of benefits payable — per type of event	The value of the benefits must be the sum insured or where the insurance contract provides for recurring

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C1200/R3300–R3600, C1220/R3300–R3600, C1240/R3300–R3600, C1260/R3300–R3600		benefit payments the best estimate of the benefit payments, using the cash–flow projection, per event type. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, the calculation of the value of the benefits must be based on the maximum benefits obtainable under the contract which are consistent with the event. For medical expense insurance and reinsurance obligations the value of the benefits must be based on an estimate of the average amounts paid in case of event types taking into account the specific guarantees the obligations include.
C1270/R3300–R3600	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3610	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3620	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the mass accident risk sub–module to health insurance and reinsurance obligations relating to the different countries.
C1270/R3630	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub–module to health insurance and reinsurance obligations.
C1280/R3300–R3600	Estimated Risk Mitigation	For each country the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1280/R3610	Estimated Risk Mitigation — Total Mass accident all countries before diversification	Total amount of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1290/R3300–R3600	Estimated Reinstatement Premiums	For each country the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement Premiums — Total Mass accident all countries before diversification	Total amount of estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1300/R3300–R3600	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the mass accident risk sub–module to health insurance and reinsurance obligations, for each country.

C1300/R3610	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations.
C1300/R3620	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries.
C1300/R3630	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement after risk mitigation for the mass accident risk sub-module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620.
Health catastrophe risk – Concentration accident		
C1310/R3700–R4010	Largest known accident risk concentration — Countries	<p>The largest accident risk concentration of an insurance or reinsurance undertaking, for each country, must be equal to the largest number of persons for which the following conditions are met–</p> <ul style="list-style-type: none"> (a) 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; (b) The obligations in relation to each of the persons cover at least one of the events set out in the next item; (c) The persons are working in the same building which is situated in this particular country. <p>These persons are insured against the following types of event–</p> <ul style="list-style-type: none"> (a) Death caused by an accident; (b) Permanent disability caused by an accident; (c) Disability that lasts 10 years caused by an accident; (d) Disability that lasts 12 months caused by an accident; (e) Medical treatment caused by an accident.
C1320/R3700–R4010, C1330/R3700–R4010, C1340/R3700–R4010, C1350/R3700–R4010, C1360/R3700–R4010	Average sum insured per type of event	The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration.
C1370/R3700–R4010	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident.

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C1410	Other countries to be considered in the Concentration accident	Identify the ISO code of other countries to be considered in the Concentration accident.
C1370/R4020	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.
C1370/R4030	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries.
C1370/R4040	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub-module concentration accident.
C1380/R3700–R4010	Estimated Risk Mitigation — Countries	For each of the countries identified the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1380/R4020	Estimated Risk Mitigation — Total Concentration accident all countries before diversification	Total of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1390/R3700–R4010	Estimated Reinstatement Premiums — Countries	For each of the countries identified the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1390/R4020	Estimated Reinstatement Premiums — Total Concentration accident all countries before diversification	Total of the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1400/R3700–R4010	Catastrophe Risk Charge after risk mitigation — Countries	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified.
C1400/R4020	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification	The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.
C1400/R4030	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub-module concentration accident risks relating to the different countries.
C1400/R4040	Catastrophe Risk Charge after risk mitigation — Total	This is the total capital requirement after risk mitigation for the health sub-module concentration accident risk,

	Concentration accident all countries after diversification	taking into consideration the diversification effect given in C1400/R4020.
Health catastrophe risk – Pandemic		
C1440/R4100–R4410	Medical expense — Number of insured persons — Countries	<p>The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified, which meet the following conditions–</p> <p>(a) The insured persons are inhabitants of this particular country;</p> <p>(b) The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease.</p> <p>These insured persons may claim benefits for the following healthcare utilisation–</p> <p>(a) Hospitalisation;</p> <p>(b) Consultation with a medical practitioner;</p> <p>(c) No formal medical care sought.</p>
C1450/R4100–R4410, C1470/R4100–R4410, C1490/R4100–R4410	Medical expense — Unit claim cost per type of healthcare — Countries	Best estimate of the amounts payable, using the cash–flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type, in the event of a pandemic, for each of the countries identified.
C1460/R4100–R4410, C1480/R4100–R4410, C1500/R4100–R4410	Medical expense — Ratio of insured persons using type of healthcare — Countries	The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified.
C1510/R4100–R4410	Catastrophe Risk Charge before risk mitigation — Countries	Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub–module pandemic.
C1550	Other countries to be considered in the Pandemic	Identify the ISO code of other countries to be considered in the Concentration accident.
C1420/R4420	Income protection — Number of insured persons — Total Pandemic all countries	Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
C1430/R4420	Income protection — Total pandemic exposure — Total Pandemic all countries	<p>The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance undertakings.</p> <p>The value of the benefits payable for the insured person must be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate</p>

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		of the benefit payments assuming that the insured person is permanently disabled and will not recover.
C1510/R4420	Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries	This is the total capital requirement before risk mitigation for the health sub-module pandemic for all countries identified.
C1520/R4420	Estimated Risk Mitigation — Total Pandemic all countries	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified.
C1530/R4420	Estimated Reinstatement Premiums — Total Pandemic all countries	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.
C1540/R4420	Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries	The total capital requirement after risk mitigation for the health sub-module pandemic for all countries identified.

Section IR.28.01 instructions.

IR.28.01 – Minimum Capital Requirement — Only life or only non-life activity

General comments

This section annual submission of information for individual entities.

In particular, IR.28.01.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity. These undertakings must submit IR.28.02.01 instead.

This template must be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period.

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in regulation 116(1)(d) of the Insurance Companies Regulations).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear formula component for non-life insurance and reinsurance obligations — MCRNL Result	This is the linear formula component for non-life insurance and reinsurance obligations calculated in accordance with Article 250 of the Solvency 2 Technical Standards.

C0020/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0020	Medical expense insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.

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C0030/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0090	General liability insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0090	General liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.

	premiums in the last 12 months	
C0020/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0120	Assistance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for assistance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0120	Assistance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for assistance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0140	Non-proportional health reinsurance — net (of reinsurance/SPV) and best estimate TP calculated as a whole	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0140	Non-proportional health reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0150	Non-proportional casualty reinsurance — net (of reinsurance/SPV) and best estimate TP calculated as a whole	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.

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C0030/R0150	Non-proportional casualty reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0160	Non-proportional marine, aviation and transport reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0170	Non-proportional property reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0170	Non-proportional property reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0040/R0200	Linear formula component for life insurance and reinsurance obligations — MCRL Result	This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with Article 251 of the Solvency 2 Technical Standards.
C0050/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such

	estimate and TP calculated as a whole	insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. Annuities related to non-life contracts must be reported here.
C0060/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk	These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.
C0070/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement must equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of the Solvency 2 Technical Standards.
C0070/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with regulation 90 of the Insurance Companies Regulations, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR must refer to the relevant SCR, except where under regulation 91(3) to (5) of the Insurance Companies Regulations the GFSC requires a reference to the standard formula.
C0070/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with regulation 91(3) to (5) of the Insurance Companies Regulations.
C0070/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with regulation 91(3) to (5) of the Insurance Companies Regulations.
C0070/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with Article 248(2) of the Solvency 2 Technical Standards.
C0070/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in regulation 91(2) of the Insurance Companies Regulations.
C0070/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with Article 248(1) of Solvency 2 Technical Standards.

Section IR.28.02 instructions.**IR.28.02 – Minimum Capital Requirement — Only life or only non-life activity**

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General comments

This section annual submission of information for individual entities.

In particular, IR.28.01.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity. These undertakings must submit IR.28.02.01 instead.

This template must be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in the Solvency 2 Technical Standards).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25% and a cap of 45% of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in regulation 116(1)(d) of the Insurance Companies Regulations).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear Formula component for non-life insurance and reinsurance obligations — MCR(NL,NL) result — non-life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Article 252(4) and (5) of Solvency 2 Technical Standards
C0020/R0010	Linear Formula component for non-life insurance and reinsurance obligations — MCR(NL,L) result	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Solvency 2 Technical Standards.
C0030/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

	calculated as a whole — life activities	
C0060/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0040	Workers' compensation insurance and proportional reinsurance- Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0040	Workers' compensation insurance and proportional reinsurance — Net (of	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of

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	reinsurance) written premiums in the last 12 months — life activities	premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable

	reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

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C0040/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.

C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0120	Assistance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0130	Miscellaneous financial loss insurance and proportional	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance

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	reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0140	Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

C0040/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.
C0050/R0170	Non-proportional property reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations MCR(L,NL) Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Article 252(4) and (5) of the Solvency 2 Technical Standards.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations MCR(L,L) Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252(9) and (10) of the Solvency 2 Technical Standards.
C0090/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and

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	estimate and TP calculated as a whole — non-life activities	SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities.
C0110/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after

	reinsurance/SPV) best estimate and TP calculated as a whole — life activities	deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities.
C0100/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — non-life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities.
C0120/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.
C0130/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement must equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of the Solvency 2 Technical Standards.
C0130/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with regulation 90 of the Insurance Companies Regulations, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with Article 248(2) of the Solvency 2 Technical Standards.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in regulation 116 of the Insurance Companies Regulations and Article 253 of the Solvency 2 Technical Standards.
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with Article 248(1) of the Solvency 2 Technical Standards.

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C0140/R0500	Notional non-life and life MCR calculation — Notional linear MCR — non-life activities	This is calculated in accordance with Article 252(3) of the Solvency 2 Technical Standards.
C0150/R0500	Notional non-life and life MCR calculation — Notional linear MCR -life activities	This is calculated in accordance with Article 252(9) of the Solvency 2 Technical Standards.
C0140/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) — non-life activities	This is the latest notional SCR to be calculated and reported in accordance with regulation 90 of the Insurance Companies Regulations either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR must refer to the relevant SCR, except where under regulation 91(3) to (5) of the Insurance Companies Regulations the GFSC requires a reference to the standard formula.
C0150/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) -life activities	This is the latest notional SCR to be calculated and reported in accordance with regulation 90 of the Insurance Companies Regulations, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR must refer to the relevant SCR, except where under regulation 116(3) of the Insurance Companies Regulations the GFSC requires a reference to the standard formula.
C0140/R0520	Notional non-life and life MCR calculation — Notional MCR cap — non-life activities	This is calculated as 45% of the notional non-life SCR including the non-life capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0150/R0520	Notional non-life and life MCR calculation — Notional MCR cap -life activities	This is calculated as 45% of the notional life SCR including the life capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0140/R0530	Notional non-life and life MCR calculation — Notional MCR floor — non-life activities	This is calculated as 25% of the notional non-life SCR including the non-life capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0150/R0530	Notional non-life and life MCR calculation — Notional MCR floor -life activities	This is calculated as 25% of the notional life SCR including the life capital add-on in accordance with regulation 116(3) of the Insurance Companies Regulations.
C0140/R0540	Notional non-life and life MCR calculation — Notional Combined MCR — non-life activities	This is calculated in accordance with Article 252(3) of Solvency 2 Technical Standards.

C0150/R0540	Notional non-life and life MCR calculation — Notional Combined MCR -life activities	This is calculated in accordance with Article 252 (8) of Solvency 2 Technical Standards.
C0140/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — non-life activities	This is the amount defined in 116(1)(d)(i) of the Insurance Companies Regulations before considering Article 253 of Solvency 2 Technical Standards.
C0150/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities	This is the amount defined in 116(1)(d)(i) of the Insurance Companies Regulations before considering Article 253 of Solvency 2 Technical Standards.
C0140/R0560	Notional non-life and life MCR calculation — Notional MCR — non-life activities	This is the notional non-life MCR calculated in accordance with Article 252(2) of Solvency 2 Technical Standards.
C0150/R0560	Notional non-life and life MCR calculation — Notional MCR — life activities	This is the notional life MCR calculated in accordance with Article 252(7) of Solvency 2 Technical Standards.

Section IR.30.03 instructions.**IR.30.03 – Non-life outwards reinsurance contract information****General comments**

This section relates to annual submission of information for individual undertakings and third country branch undertakings.

This template is relevant to insurance and reinsurance undertakings with non-life outwards treaty or facultative reinsurance and/or retrocession contracts of protection.

This should include, but is not limited to, reinsurance contracts of protections with–

- (a) External / third party entities
- (b) Internal, Intra-group, related or associated party entities
- (c) Lloyd’s syndicates
- (d) Special Purpose Vehicles
- (e) Captives
- (f) State reinsurers or pools, e.g. Pool Re, TRIA, GAREAT, ARPC, Flood Re

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This should include all contracts, regardless of whether they are purchased directly by the insurance or reinsurance undertaking or on behalf of the undertaking by another company / entity.

This template must be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through either reinsurance treaties or facultative contracts.

This template is intended to provide a snapshot view of an undertakings 'in-force' reinsurance contracts at the start of the next calendar reporting year, e.g. 1st January if annual submission is 31 December. As such, it should include reinsurance contracts that have already commenced / incepted that have a contract period of validity that, either expires during or beyond the next calendar reporting year. It should also include contract commencements / inceptions or renewals for whose contract period of validity includes the first quarter of the next calendar reporting year and are known when filling the template.

Details for reinsurance contracts that have a contract period that has expired but still have liability/obligations, such as those on a historic Risk Attaching During or Losses Occurring During basis, are not required to be reported. However, new reinsurance contracts that have been executed in the current reporting year or are to be executed in the first quarter of the next reporting year that provide retrospective coverage (such as Adverse Development Covers or Loss Portfolio Transfer contracts) which have not been previously reported should be reported.

An undertaking has the option to complete its filling of facultative reinsurance contract(s) in one or more of the following formats as long as a representative view of the undertaking's facultative reinsurance contracts for the period of validity are reported, and that individual contracts are not reported in both options 1 and 2–

- (1) On an individual contract by contract basis
- (2) On a grouped / aggregated contract basis with abridged details, for example–
 - (a) All facultative contracts for all lines of business combined
 - (b) All facultative contracts for a single line of business combined
 - (c) All facultative contracts placed with an individual reinsurer entity combined

Where option 2 has been chosen it is acknowledged that the information reported by the undertaking will need to be on a simplified summary basis, and that not all content will be able to be reported, or fully reflect the detail of the individual facultative contracts. Monetary and percentage values should, wherever possible, represent the sum of these facultative contracts

combined. Where the total value reported within C0450 'Gross estimated reinsurance premium ceded' for reported rows of 'grouped / aggregated' facultative contracts is financially material to the undertaking, the undertaking should be prepared to provide a written supporting summary upon request.

This template should be completed in conjunction with templates IR.30.04 and IR.30.05.

All monetary amounts reported should be positive values, other than where the instructions state that '-1' is to be used to indicate that the value is unlimited.

If an undertaking's reinsurance protections change materially after the submission of this template and before the next reporting year, the information on this template must be re-submitted. Undertakings should notify their supervisory contact before any resubmission.

	ITEM	INSTRUCTIONS
C0010/R0010	Linear formula component for non-life insurance and reinsurance obligations — MCRNL Result	This is the linear formula component for non-life insurance and reinsurance obligations calculated in accordance with Article 250 of Solvency 2 Technical Standards.
C0010	Reinsurance program code	Unique code (undertaking specific) covering all the individual reinsurance contracts which belong to the same reinsurance program.
C0020	Reinsurance contract identification code	Reinsurance contract identification code that identifies the contract/layer exclusively, and must be maintained in subsequent reports, usually the original contract/layer number registered in the company's books, or the internal references used by the undertaking. Single reinsurance contracts which provide protection that is split into sub-sections, as outlined below, should be reported as separate contracts over separate rows. Examples— (a) Different types of reinsurance e.g. one section on a Quota Share basis and another on an Excess of Loss basis, or (b) The undertaking identifies sub-sections separately within its own records, e.g. sections based on materially different retention and/or limit values.
C0050	Quantity of contracts/ surplus/ layers in reinsurance program	The total number of reported contracts, surpluses or layers in the same reinsurance program which includes the contract which is being reported.
C0060	Non-indemnity or non-risk transfer reinsurance or similar arrangements	Identification of the indemnity basis of the reinsurance contract. The following closed list must be used— 1 - The contract is a non-indemnity or non-risk transfer reinsurance arrangement

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		<p>2 - The contract is an indemnity / risk transfer reinsurance arrangement.</p> <p>A non-indemnity or non-risk transfer reinsurance arrangement is defined as–</p> <p>(a) Any contract(s) or alternative / financial instrument(s) which are being treated as reinsurance by the undertaking, but which does not operate on an indemnity basis, or which provides limited or no demonstrable genuine risk transfer in isolation or when combined with the recoveries from other reinsurance contract(s) or financial instrument(s).</p>
C0070	Line of business	<p>Identification of the non-life lines of business written by the undertaking, as defined in Schedule 1 to the Solvency 2 Technical Standards., that are protected by the reinsurance contract should be reported using the following codes. Where multiple lines of business are protected the codes should be reported in combination (separated by ‘,’)–</p> <ol style="list-style-type: none">1 - Medical expense insurance2 - Income protection insurance3 - Workers' compensation insurance4 - Motor vehicle liability insurance5 - Other motor insurance6 - Marine, aviation and transport insurance7 - Fire and other damage to property insurance8 - General liability insurance9 - Credit and suretyship insurance10 - Legal expenses insurance11 - Assistance insurance12 - Miscellaneous financial loss insurance13 - Proportional medical expense reinsurance14 - Proportional income protection reinsurance15 - Proportional workers' compensation reinsurance16 - Proportional motor vehicle liability reinsurance17 - Proportional other motor reinsurance18 - Proportional marine, aviation and transport reinsurance19 - Proportional fire and other damage to property reinsurance20 - Proportional general liability reinsurance21 - Proportional credit and suretyship reinsurance22 - Proportional legal expenses reinsurance23 - Proportional assistance reinsurance24 - Proportional miscellaneous financial loss reinsurance25 – Non-proportional health reinsurance26 - Non–proportional casualty reinsurance

		<p>27 - Non-proportional marine, aviation and transport reinsurance</p> <p>28 - Non-proportional property reinsurance</p> <p>33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations</p> <p>34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</p> <p>37 - Multiline / whole account (defined as protecting all the undertaking's lines of business, e.g. whole underwriting year, whole accident year of account)</p>
C0080	Description of risk category covered	<p>The description of the risk category covered is entity and contract specific, and should ideally express how the undertaking describes the contract internally in terms of the business protected and type of coverage provided by the contract, e.g. '2022 Director & Officers UK liability Per Risk XoL', or as stated in the reinsurance contract itself.</p>
C0090	Type of reinsurance contract protection	<p>Code of the type of reinsurance contract protection. One of the options in the following list must be used–</p> <ul style="list-style-type: none"> 1 - quota share treaty 2 - variable quota share treaty 3 - surplus treaty 4 - excess of loss (per event and per risk) treaty 5 - excess of loss treaty (per risk) 6 - excess of loss treaty (per event) 7 - excess of loss 'back-up' treaty (protection against follow-on events which certain catastrophes can cause such as flooding or fire) 8 - excess of loss treaty with basis risk (as defined hereunder) 9 - reinstatement cover 10 - aggregate excess of loss treaty 11 - unlimited excess of loss treaty 12 - stop loss treaty 13 - other proportional treaty contracts not otherwise listed 14 - other non-proportional treaty contracts not otherwise listed 15 - non-proportional facultative 16 - proportional facultative <p>Excess of loss treaty with basis risk (code 8) should be used to report contracts where the primary trigger is not the undertakings own insurance loss, and relies on an external loss measure, index or parametric feature to determine the recoveries under the contract in part or in full. This includes but is not limited to Industry Loss</p>

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		Warranty (ILW), Original Loss Warranty (OLW), Market Loss Warranty (MLW), Weighted or market share Industry Loss contracts, e.g. county, or state country weighted exposure or income protections.
C0100	Inclusion of catastrophic reinsurance cover	Identification of whether the listed catastrophe risks/perils are protected under the reinsurance contract, one or a combination (separated by ‘,’) of the following codes has to be used– 1 - cover excludes all catastrophic guarantees 2 - earthquake, volcanic eruption, tidal wave etc. are covered 3 - flood is covered 4 - hurricane, windstorm, etc. are covered 5 - other risks such as freeze, hail, strong wind, wildfire are covered 6 - terrorism or political violence is covered 7 - SRCC (strikes, riots, civil commotion), sabotage, popular uprising are covered 8 - all the risks/perils listed in items 1-7 and 10-12 are covered 9 - risks/perils not otherwise included in the listed items are covered 10 - cyber outage, systemic ransomware event or cyber-attack are covered 11 - disease epidemic and pandemic are covered 12 - war, invasion, revolution, military coup etc. are covered
C0110	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the reinsurance contract.
C0120	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the reinsurance contract. In the case that when filling in the template the undertaking is not making use of any termination clauses within the contract, the expiry date will be the next possible expiry date.
C0130	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the reinsurance contract. All the amounts must be expressed in this currency for the specific contract. In case the contract is placed in two different currencies, then the main currency must be filled.
C0160	Gross estimated reinsurance contract premium	This should be reported for all reinsurance contracts reported as follows– For non-proportional contracts the amount of ultimate estimated reinsurance premium that would be payable by the undertaking relating to the contract period if the reinsurance contract were to be placed 100%. This amount should therefore be equivalent of the 100%

	<p>reinsurance premium to be paid to all reinsurers for the treaty period, including the premium corresponding to unplaced shares.</p> <p>For proportional contracts the estimated ultimate reinsurance premium (before any reinsurance commissions are deducted) that would be payable by the undertaking relating to the contract period as if the reinsurance cession were 100% of the risk.</p> <p>The basis of calculation of reinsurance premium should reflect the terms and definitions within the contract.</p> <p>Examples–</p> <ul style="list-style-type: none"> (a) If the reinsurance premium (before any reinsurance commissions are deducted) is defined in the contract as being a percentage of the inwards gross written premium, then this value should be reported. (b) If the reinsurance premium (before any reinsurance commissions are deducted) is defined in the contract as being a percentage of the inwards gross written premium net of inwards acquisition costs, then this gross net premium value should be reported. (c) If the reinsurance premium (before any reinsurance commissions are deducted) is defined in the contract as being a percentage of the inwards gross written premium net of inwards acquisition costs and inwards expenses, then this gross net premium value should be reported. (d) If the reinsurance premium (before any reinsurance commissions are deducted) is defined in the contract as being a percentage of the inwards gross written premium net of any other outwards reinsurance premiums for reinsurance contracts that inure to the benefit of the reinsurance contract being reported, then this net written premium value should be reported. <p>This field, when multiplied by C0440 ‘% of whole contract ceded to reinsurers’ should represent the gross estimated contract premium ceded (before reinsurance commissions are deducted).</p> <p>For reinsurance contracts that are shared by multiple undertakings / entities; The undertaking should only report the undertaking’s allocation / share of the ultimate estimated reinsurance premium for the contract and not the total reinsurance premium payable by all undertakings / entities sharing the protection under the contract.</p>
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		<p>For state reinsurance protections, it is acknowledged that not all state reinsurance protections have a clearly identifiable reinsurance premium payable, e.g. TRIA, so would ask the undertaking to provide an estimate on a reasonable endeavours basis.</p> <p>(a) If the undertaking is charged a single reinsurance premium for multiple individual reinsurance contracts, then the undertaking should report an estimated apportionment against each reported contract that reflects the undertaking's estimation of the allocation of risk / exposure to each contract.</p> <p>Where an undertaking has reported a single contract over multiple separate rows, as outlined in C0020 'Reinsurance contract identification code', then each row should be allocated a share of the total gross estimated reinsurance contract premium under the contract, rather than duplicate values being reported under each row. This is to avoid reporting an overstatement of the total reinsurance premium.</p> <p>The value reported should represent the most up to date estimate of ultimate reinsurance premium for the contract, i.e. including any expected premium adjustments post inception of the contract and must not only represent the deposit or premium payments made to date.</p> <p>Amount reported should be a positive value.</p>
C0170	Aggregate deductibles (amount)	<p>The amount of any monetary aggregate deductible / retention stated within the reinsurance contract which results in an additional retention for the undertaking when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. Amount reported should be a positive value. If not applicable report as 0.</p> <p>For excess of loss treaty reinsurance arrangements which are industry or state reinsurance structures where the individual reinsured undertaking or third country branch undertaking do not have their own specific retentions, deductibles or limits, then the industry values should be reported.</p> <p>For excess of loss treaty reinsurance arrangements with basis risk (code 8) which include contract recovery triggers that are external and independent to the individual reinsured undertaking's own loss, such as industry loss triggers and ranges (e.g. Industry Loss Warranty (ILW), Original Loss Warranty (OLW), Market</p>

		Loss Warranty (MLW) etc.) the undertaking should only report any aggregate deductible in this field that applies to them NOT the industry trigger values should be reported. We would ask that where possible that any industry loss trigger and ranges should be included as part of the information reported in C0080 Description of risk category covered.
C0180	Aggregate deductibles (%)	The percentage based aggregate deductible / retention stated within the reinsurance contract which results in an additional retention for the undertaking when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. The percentage must be reported as a decimal. If not applicable report as 0.
C0190	Retention or priority (amount)	<p>The amount of the monetary ‘per risk’, ‘per loss’ or ‘per event’ retention, deductible or priority stated in the in the reinsurance contract.</p> <p>Where a single contract contains sub-sections with immaterially different retentions, deductibles and priorities the undertaking may continue to report as a single contract and report in this field the average, most common or lowest stated retention, deductible or priority value.</p> <p>Where the C0090 ‘Type of reinsurance contract protection’ is ‘10 – aggregate excess of loss treaty’ and the contract does not include a ‘per risk’, ‘per loss’, ‘per event’ retention, deductible or priority then the undertaking should report here the same monetary aggregate deductible / retention value it reported in C0170 ‘Aggregate deductibles’.</p> <p>Where a single contract contains sub-sections with immaterially different retentions, deductibles and priorities the undertaking may continue to report as a single contract and report in this field the average, most common or lowest stated retention, deductible or priority value.</p> <p>Where the C0090 ‘Type of reinsurance contract protection’ is ‘10 – aggregate excess of loss treaty’ and the contract does not include a ‘per risk’, ‘per loss’, ‘per event’ retention, deductible or priority then the undertaking should report here the same monetary aggregate deductible / retention value it reported in C0170 ‘Aggregate deductibles’.</p> <p>For excess of loss treaty reinsurance arrangements which are industry or state reinsurance structures where the individual reinsured undertaking or third country branch</p>

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		<p>undertaking do not have their own specific retentions, deductibles or limits, then the industry values should be reported.</p> <p>For excess of loss treaty reinsurance arrangements with basis risk (code 8) which include contract recovery triggers that are external and independent to the individual reinsured undertaking's own loss, such as industry loss triggers and ranges (e.g. Industry Loss Warranty (ILW), Original Loss Warranty (OLW), Market Loss Warranty (MLW) etc.) the undertaking should only report any retention in this field that applies to them NOT the industry trigger values should be reported. We would ask that where possible that any industry loss trigger and ranges should be included as part of the information reported in C0080 Description of risk category covered.</p> <p>Amount reported should be a positive value. If not applicable report as 0.</p>
C0200	Retention or priority (%)	<p>For '1 - quota share treaty', '12 - stop loss treaty' and '16 - proportional facultative' the percentage of the retention / priority, that is stated as the retention or priority in the reinsurance contract.</p> <p>For '2 - variable quota share treaty' and '3 - surplus treaty' the undertaking should report an estimated weighted or average retention percentage. This may be based on the relationship between the estimated outwards reinsurance premium and the estimated inwards gross premium for the business protected by the contract, or any other method considered reasonable by the undertaking.</p> <p>For '1 - quota share treaty', '2 - variable quota share treaty', '3 - surplus treaty' and '16 - proportional facultative' the sum of C0200 and C0220 are to equal 1.00.</p> <p>The percentage must be reported as a decimal. If not applicable report as 0.</p>
C0210	Limit (amount)	<p>The amount that is stated as monetary Limit in the reinsurance contract, as if the reinsurance contract were to be placed 100%.</p> <p>For excess of loss treaty reinsurance arrangements which are industry or state reinsurance structures where the individual reinsured firm or third country branch undertaking do not have their own specific retentions, deductibles or limits, then the industry values should be reported.</p>

		<p>For excess of loss treaty reinsurance arrangements with basis risk (code 8) which include contract recovery triggers that are external and independent to the individual reinsured undertaking's own loss, such as industry loss triggers and ranges (e.g. Industry Loss Warranty (ILW), Original Loss Warranty (OLW), Market Loss Warranty (MLW) etc.) the undertaking should only report any limit in this field that applies to them NOT the industry trigger values should be reported. We would ask that where possible that any industry loss trigger and ranges should be included as part of the information reported in C0080 Description of risk category covered.</p> <p>Amount reported should be a positive value unless unlimited vertical cover for which '-1' is to be reported. If not applicable report as 0.</p> <p>For '12 -stop loss treaty' see C0220 'Limit (%)' for specific instructions on how to report.</p>
C0220	Limit (%)	<p>For '1 - quota share treaty', '12 - stop loss treaty' and '16 - proportional facultative' the percentage of the cession rate that is stated as the cession rate in the reinsurance contract. This should be the same percentage reported in C0440 '% of whole contract ceded to reinsurers'.</p> <p>For '2 - variable quota share treaty' and '3 - surplus treaty' the undertaking should report an estimated weighted or average cession percentage. This may be based on the relationship between the estimated outwards reinsurance premium and the estimated inwards gross premium for the business protected by the contract, or any other method considered reasonable by the undertaking. This should be the same percentage rate reported in C0440 '% of whole contract ceded to reinsurers'.</p> <p>For '1 - quota share treaty', '2 - variable quota share treaty', '3 - surplus treaty' and '16 - proportional facultative' the sum of C0200 and C0220 are to equal 1.00.</p> <p>For '12 - stop loss treaty' for unlimited vertical cover '-1' is to be reported.</p> <p>The percentage must be reported as a decimal. If not applicable report as 0.</p>
C0230	Maximum cover per risk or event	<p>The amount that is stated as monetary Limit 'per risk' or 'per event' in the reinsurance contract, as if the reinsurance contract were to be placed 100%. If the contract contains both 'per risk' and 'per event' limits, then the 'per event' limit should be reported.</p>

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		<p>For excess of loss treaty reinsurance arrangements which are industry or state reinsurance structures where the individual reinsured firm or third country branch undertaking do not have their own specific retentions, deductibles or limits, then the industry values should be reported.</p> <p>For excess of loss treaty reinsurance arrangements with basis risk (code 8) which include contract recovery triggers that are external and independent to the individual reinsured undertaking's own loss, such as industry loss triggers and ranges (e.g. Industry Loss Warranty (ILW), Original Loss Warranty (OLW), Market Loss Warranty (MLW) etc.) the undertaking should only report any limit in this field that applies to them NOT the industry trigger values should be reported. We would ask that where possible that any industry loss trigger and ranges should be included as part of the information reported in C0080 Description of risk category covered.</p> <p>Amount reported should be a positive value unless unlimited vertical cover for which '- 1' is to be reported. If not applicable report as 0.</p> <p>For proportional contracts that are subject to 'any one original / underlying risk' limitations but are otherwise unlimited horizontally the maximum monetary amount 'any one original / underlying risk' should be considered the 'per risk' limit for the purpose of reporting, for its 100% value.</p>
C0240	Maximum cover per contract	<p>The amount of maximum cover available / payable in aggregate per contract. If the contract (proportional or non-proportional) has a stated aggregate maximum limit this should be reported, as if the reinsurance contract were to be placed 100%.</p> <p>For non-proportional contracts without an aggregate limit the amount reported should be the sum of the C0210 'Limit' multiplied by C0250 'Number of reinstatements' plus the value of the initial C0210 'Limit', as if the reinsurance contract were to be placed 100%.</p> <p>Contracts based on percentage limits should be converted to an estimated monetary value where possible.</p> <p>For excess of loss treaty reinsurance arrangements which are industry or state reinsurance structures where the individual reinsured firm or third country branch undertaking do not have their own specific retentions,</p>

		<p>deductibles or limits, then the industry values should be reported.</p> <p>For excess of loss treaty reinsurance arrangements with basis risk (code 8) which include contract recovery triggers that are external and independent to the individual reinsured undertaking's own loss, such as industry loss triggers and ranges (e.g. Industry Loss Warranty (ILW), Original Loss Warranty (OLW), Market Loss Warranty (MLW) etc.) the undertaking should only report the maximum cover per contract in this field that applies to them NOT the industry trigger values should be reported. We would ask that where possible that any industry loss trigger and ranges should be included as part of the information reported in C0080 Description of risk category covered.</p> <p>Amount reported should be a positive value unless unlimited cover for which '-1' is to be reported.</p>
C0250	Number of reinstatements	<p>Number of possibilities to recover the reinsurance limit of coverage.</p> <p>Amount reported should be a positive value unless unlimited reinstatements for which '-1' is to be reported. If not applicable report as 0.</p>
C0260	Description of reinstatements	<p>Description of the basis of calculation of the reinstatements premiums to recover the reinsurance coverage. Examples of possible content of this item are '2 at 100% plus 1 at 150 %' or 'all pre-paid'.</p>
C0290	Expected reinsurance commission	<p>The total estimated percentage of the C0160 'Gross estimated reinsurance contract premium' expected to be payable under the contract by the reinsurer(s) to the undertaking as reinsurance commission (whether stated as ceding commission, overriding commission or profit commission). If the contract includes variable, sliding scale commissions or commissions based off different denominating values then these should be converted to a total estimated value that can then be reported as a percentage of C0160.</p> <p>The percentage must be reported as a decimal. If none report as 0.</p>
C0360	Non-proportional rate on limit	<p>Report the percentage rate on limit (ROL), calculated as the value of C0160 'Gross estimated reinsurance contract premium' divided by the C0210 'Limit'.</p> <p>This item is only reported for non-proportional contracts.</p> <p>For proportional contracts report as 0.</p>

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C0380	Flat reinsurance premium	<p>Indication on whether non-proportional premium is based or not on a flat premium. One of the options in the following list must be used–</p> <ol style="list-style-type: none">1 - non-proportional premium based on a flat premium2 - non-proportional premium not based on a flat premium <p>This item is only reported for non-proportional contracts. For proportional contracts report as 0.</p>
C0390	Variable scale commission	<p>Indicate whether the undertaking expects to receive a variable rate of reinsurance commission (e.g. ceding, overriding, or profit) on a variable and/or sliding scale commission rate basis (e.g. a reinsurance commission that varies inversely with the loss ratio of the business subject to the reinsurance contract) is used–</p> <p>One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 - Yes2 - No
C0400	Retrocession	<p>Indicate whether the reinsurance contract is retrocession reinsurance. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 - Yes2 - No
C0410	Shared contract	<p>Indicate whether the protection afforded by the reinsurance contract is shared with entities in addition to the undertaking, including to other undertakings within its own group and undertakings outside its own group. A contract is considered shared if (i) multiple reinsured entities are protected by the contract for all aspects or partial elements of the cover, including the sharing of retentions and limits, and (ii) multiple reinsured entities are protected by the contract but only share the contractual terms and conditions, and not the retention and limits.</p> <p>One of the options in the following closed list must be used–</p> <ol style="list-style-type: none">1 - Yes2 - No
C0420	Territorial scope of contract	<p>Indicate the geographical region that best reflects the territorial scope of the reinsurance contract using the following codes. Where the scope is not Worldwide but multiple regions are protected the codes should be reported in combination (separated by ‘,’)–</p> <ol style="list-style-type: none">1. Africa2. Asia3. Central & South America4. Europe

		<p>5. North America 6. Oceania 7. South America 8. Worldwide</p>
C0430	Basis of cover	<p>Indicate the basis of cover that best reflects that provided by the reinsurance contract. One of the options in the following closed list must be used–</p> <ol style="list-style-type: none"> 1. Losses occurring during basis* 2. Claims made during basis 3. Risks attaching basis** 4. Other – where either a combination of or none of the above <p>* Contract protects against losses to inwards risks / policies occurring during the period of the contract.</p> <p>** Contract protects against losses occurring to inwards risks / policies that are considered to be attached and protected by the reinsurance contract during the contract period.</p>
C0440	% of whole contract ceded to reinsurers	<p>The total percentage of the 100% contract that has been ceded/placed with reinsurers by the undertaking regardless of whether it has been placed direct, via a broker into the open market or to a captive or related/associated reinsurer.</p> <p>For ‘1 - quota share treaty’, ‘2 - variable quota share treaty’ and ‘3 - surplus treaty’ see C0220 ‘Limit (%)’ for specific instructions on how to report.</p> <p>For all other contracts report the percentage of the contract actually placed e.g., where only 60% of an excess of loss contract is placed with reinsurers.</p> <p>The total percentage reported in C0440 should match the total percentage reported for all reinsurers in form IR.30.04 for C0100 ‘Share reinsurer (%)’ for each C020 ‘Reinsurance contract identification code’.</p> <p>The percentage must be reported as a decimal.</p>
C0450	Gross estimated reinsurance premium ceded	<p>The amount which is the result of C0160 ‘Gross estimated reinsurance contract premium’ multiplied by C0440 ‘% of whole contract ceded to reinsurers’.</p>

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Section IR.30.04 instructions.

IR.30.04 – Non-life outwards reinsurance contract reinsurer exposures

General comments

This section relates to annual submission of information for individual undertakings and third country branch undertakings.

This template is relevant to insurance and reinsurance undertakings with non-life outwards treaty or facultative reinsurance and/or retrocession contracts of protection reported in IR.30.03.

This form is intended to support form IR.30.03, by collecting the accompanying breakdown of reinsurer participation, and associated information for each combination of ‘Reinsurance program code’ and ‘Reinsurance contract identification code’ reported by the undertaking in IR.30.03. This applies to all the reinsurance contracts reported by the undertaking in IR.30.03.

As such the general comments and detailed instructions of IR.30.03 should be considered when completing this form.

As per the instructions detailed in IR.30.03 this should include reinsurance contracts of protections where the reinsurer(s) are–

- (a) External / third party entities
- (b) Internal, Intra-group, related or associated party entities
- (c) Lloyd’s syndicates
- (d) Special Purpose Vehicles
- (e) Captives
- (f) State reinsurers or pools, e.g. Pool Re, TRIA, GAREAT, ARPC, Flood Re

If an SPV or a Lloyd’s syndicate acts as a reinsurer each individual SPV and/or syndicate must be reported.

This template should be completed in conjunction with templates IR.30.03 and IR.30.05.

All monetary amounts reported should be positive values, other than where the instructions state that ‘-1’ is to be used to indicate that the value is unlimited.

	ITEM	INSTRUCTIONS
C0001	Line identification	Each row of data is required to have a unique numerical reference.
C0010	Reinsurance program code	The unique undertaking specific code that the undertaking has reported in IR.30.03 covering all the individual reinsurance contracts which belong to the same reinsurance program.
C0020	Reinsurance contract identification code	<p>The Reinsurance contract identification code that the undertaking has reported in IR.30.03 that identifies the contract/layer exclusively. This code must be maintained in subsequent reports and is usually the original contract/layer number registered in the company's books, or the internal references used by the undertaking.</p> <p>As per the instructions for IR.30.03, single reinsurance contracts which provide protection that is split into sub-sections, as outlined below, should be reported as separate contracts over separate rows–</p> <ul style="list-style-type: none"> (a) Different types of reinsurance e.g. one section on a Quota Share basis and another on an Excess of Loss basis, or (b) The undertaking identifies sub-sections separately within its own records, e.g. sections based on materially different retention and/or limit values.
C0050	Reinsurer identification code and type of code	<p>The undertaking is required to report the unique identification code and type of code used for each reinsurer reported by this order of priority–</p> <ul style="list-style-type: none"> (a) Legal Entity Identifier (LEI), (b) Specific code attributed by the undertaking (SC) <p>An undertaking specific code should only be reported by an undertaking, where an LEI code has not been published for the reinsurer.</p> <p>Where a specific code is attributed by the undertaking, the code must be unique for the specific reinsurer and must not overlap with any other code, attributed by the undertaking or any published LEI.</p> <p>The type of code used and the reinsurer's unique identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code)</p> <p>In the event that one or more reinsurer entities are unknown at the point of submission of this form the undertaking should report these aggregated by the</p>

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		<p>following expected financial strength rating bands– ‘SC/UNKNOWNREINSURERS_AAA.’ ‘SC/UNKNOWNREINSURERS_AA’ ‘SC/UNKNOWNREINSURERS_A’ ‘SC/UNKNOWNREINSURERS_BBB’ ‘SC/UNKNOWNREINSURERS_BB’ ‘SC/UNKNOWNREINSURERS_B’ ‘SC/UNKNOWNREINSURERS_CCC’ ‘SC/UNKNOWNREINSURERS_CC’ ‘SC/UNKNOWNREINSURERS_C’ ‘SC/UNKNOWNREINSURERS_UNRATED’</p>
C0100	Share reinsurer (%)	<p>Percentage of the reinsurance contract accepted by the reinsurer identified in item C0050, expressed as a percentage of the contract placement as if placed 100% as per the instructions within IR.30.03 C0440 ‘% of whole contract ceded to reinsurers’.</p> <p>The total percentage reported in C0100 ‘Share reinsurer (%)’ for all reinsurers reported for each C020 ‘Reinsurance contract identification code’ should match the total percentage reported in IR.30.03 C0440 ‘% of whole contract ceded to reinsurers’, for each C020 ‘Reinsurance contract identification code’ reported. For example– if 80% of the contract placed equally with four reinsurers at 20% (0.20) each the total of C0100 for all reinsurers combined would be reported to equal 0.80.</p> <p>Please also refer to the instructions for completing IR.30.03. C0440 for guidance on how to report differently for proportional and non-proportional reinsurance contracts. Percentages must be reported as a decimal.</p>
C0110	Exposure ceded for reinsurer's share per risk or event	<p>Amount of the exposure reinsured with the reinsurer. This amount is based on the maximum cover per risk/event and is calculated with the formula– Item Maximum cover per risk or event (reported in item C0230 of IR.30.03) x Item Share reinsurer (%) (reported in item C0100 of IR.30.04).</p> <p>If C0230 from IR.30.03 is Unlimited fill this cell with ‘–1’.</p>
C0120	Type of collateral (if applicable)	<p>Type of collateral held. The following closed list must be used–</p> <ul style="list-style-type: none"> (a) Cash or cash equivalent in Trust (b) Cash or Funds Withheld &/or cash deposits received from reinsurer(s) (c) Letter of Credit (d) Other (e) None (f) Non-cash equivalent assets in Trust (g) Mixture of 1,2,3,4,6

<p>C0140</p>	<p>Collateral provider identification code and type of code</p>	<p>The undertaking is required to report the unique identification code and type of code used for each collateral provider supporting the reinsurance contract by this order of priority–</p> <ul style="list-style-type: none"> (a) Legal Entity Identifier (LEI) (b) Specific code attributed by the undertaking (SC) (c) None, if no collateral provider involved (NONE), <p>The code for the collateral provider will vary depending on the type of collateral specified in C120, as follows–</p> <ul style="list-style-type: none"> (a) Where collateral is held in trust the collateral provider will be the Trust provider (LEI or SC code) (b) Where the collateral is on a Cash, Funds and/or deposits on a withheld basis then should be NONE (c) Where the collateral is a Letter of Credit it will be the underlying Financial Institution providing this facility (LEI or SC code) <p>An undertaking specific code should only be reported by an undertaking, where an LEI code has not been published for the collateral provider.</p> <p>In case a specific code is attributed by the undertaking the code must be unique for the specific collateral provider and must not overlap with any other code, attributed by the undertaking or any published LEI code.</p> <p>The type of code used and the collateral providers unique identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code) SC/XXXXXXXXXXXXXXXXXXXXXXX</p> <p>In the event that the collateral provider entity is unknown at the point of submission of this form the undertaking should report as– 'SC/UNKNOWNCOLLATERALPROVIDERS.'</p> <p>If no collateral is provided, then this field should be left blank.</p>
<p>C0160</p>	<p>Estimated outwards reinsurance premium for reinsurer's share</p>	<p>The estimated gross reinsurance premium of the contract payable by the undertaking for the share of each reinsurer. This amount is calculated as the share reported in item 'Share reinsurer (%)' (C0100) multiplied by item 'Gross estimated reinsurance contract premium' (C0160) reported in IR.30.03.</p>
<p>C0170</p>	<p>Annotations</p>	<p>Description of cases where either the reinsurer's participation is at conditions different from those of the</p>

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		standard facultative or treaty contract, or to provide any other information that the undertaking has to bring to the attention of the GFSC.
C0180	Exposure ceded for reinsurer's share per contract	Amount of the exposure reinsured to the reinsurer. This amount is based on the maximum cover per contract and is calculated with the formula– Item Maximum cover per contract (reported in item C0240 of IR.30.03) x Item 'Share reinsurer (%)' (reported in item C0100 of IR.30.04). If C0240 from IR.30.03 is Unlimited fill this cell with '-1'.
C0190	Value of collateral	The monetary value of the collateral actually in place at the date of submission, in the same currency as reported under IR.30.03 C0130 Currency. If none report as 0.
C0200	Transaction with related party on an arms-length basis	If the reinsurance contract is between related parties, confirm whether the transaction is on an arms-length basis, in terms of (i) pricing, (ii) contract wording, (iii) terms of trade / settlement. One of the options in the following closed list must be used– 0 – Not applicable as not between related parties 1 – Yes 2 – No A related party for these purposes means– (a) Any company entity within the same group as the undertaking (b) Any company within the same group as the reporting Lloyd's syndicate's Managing Agent (c) Any company entity which has two or more directors in common with the undertaking (d) Any reinsurer entity where the undertaking, or an entity within the same group as the undertaking, is considered to have a controlling influence / voting power in the reinsurer entity, e.g. holds 10% or more of the shares in reinsurer entity (e) Any special purpose vehicle company where the key management services are undertaken by persons who are employed by a company that meets any of the above points, where those persons have authority and responsibility for planning, directing and controlling the activities of the special purpose vehicle company, whether or not they are formally recognised as directors or officers of the insurance special purpose vehicle company.

Section IR.30.05 instructions.

IR.30.05 – Reinsurer and collateral provider entity information**General comments**

This section relates to annual submission of information for individual undertakings, groups and third country branch undertakings.

This template is relevant to insurance and reinsurance undertakings who have reported either life and/or non-life outwards treaty or facultative reinsurance and/or retrocession information in any of the following forms–

- (a) IR.30.03
- (b) IR.30.04
- (c) IR.30.07
- (d) IR.30.08
- (e) IR.31.01

This form is intended to support these forms by collecting general information on the reinsurers and collateral providers reported in these forms. All reinsurers and collateral providers reported in these forms are required to have corresponding entries reported in this form.

As per the instructions detailed in these other forms, all types of reinsurers should be reported, including but not limited to–

- (a) External / third party entities
- (b) Internal, Intra-group, related or associated party entities
- (c) Lloyd’s syndicates
- (d) Special Purpose Vehicles
- (e) Captives
- (f) State reinsurers or pools, e.g. Pool Re, TRIA, GAREAT, ARPC, Flood Re

If an SPV or a Lloyd’s syndicate acts as a reinsurer the general information for each individual SPV and/or Lloyd’s syndicate must be reported.

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	ITEM	INSTRUCTIONS
C0010	Identification code of reinsurer or collateral provider and type of code	<p>The undertaking is required to report the unique identification code and type of code used for each reinsurer and/or collateral provider reported.</p> <p>FOR REINSURERS - By this order of priority– (a) Legal Entity Identifier (LEI), (b) Specific code attributed by the undertaking (SC)</p> <p>An undertaking specific code should only be reported by an undertaking, where an LEI code has not been published for the reinsurer.</p> <p>In case a specific code is attributed by the undertaking, the code must be unique for the specific reinsurer and must not overlap with any other code, attributed by the undertaking or any published LEI.</p> <p>The type of code used and the reinsurer’s unique identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code)</p> <p>In the event that one or more reinsurer entities are unknown at the point of submission of this form the undertaking should report these aggregated by the following expected financial strength ratings bands– ‘SC/UNKNOWNREINSURERS_AAA’ ‘SC/UNKNOWNREINSURERS_AA’ ‘SC/UNKNOWNREINSURERS_A’ ‘SC/UNKNOWNREINSURERS_BBB’ ‘SC/UNKNOWNREINSURERS_BB’ ‘SC/UNKNOWNREINSURERS_B’ ‘SC/UNKNOWNREINSURERS_CCC’ ‘SC/UNKNOWNREINSURERS_CC’ ‘SC/UNKNOWNREINSURERS_C’ ‘SC/UNKNOWNREINSURERS_UNRATED’</p> <p>FOR COLLATERAL PROVIDERS – this order of priority– (a) Legal Entity Identifier (LEI) (b) Specific code attributed by the undertaking (SC)</p> <p>The code for the collateral provider will vary depending on the type of collateral specified in IR.30.04 C120, as follows–</p>

		<p>(a) Where collateral is held in trust the collateral provider will be the Trust provider (LEI or SC code)</p> <p>(b) Where the collateral is a Letter of Credit it will be the underlying Financial Institution providing this facility (LEI or SC code)</p> <p>An undertaking specific code should only be reported by an undertaking, where an LEI code has not been published for the collateral provider.</p> <p>In case a specific code is attributed by the undertaking the code must be unique for the specific collateral provider and must not overlap with any other code, attributed by the undertaking or any published LEI code.</p> <p>The type of code used and the collateral providers unique identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code SC/XXXXXXXXXXXXXXXXXXXXXXX</p> <p>In the event that the collateral provider entity is unknown at the point of submission of this form the undertaking should report as 'SC/UNKNOWNCOLLATERALPROVIDERS'.</p>
C0030	Legal name of reinsurer or collateral provider	<p>FOR REINSURERS–</p> <p>Legal name of the reinsurer to whom the undertaking is transferring underwriting risk. The official legally recognised name of the risk–carrying reinsurer entity.</p> <p>It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as reinsurers may have several operating companies that may be based in the same or different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool entity is recognised legally and is the risk carrying entity.</p> <p>In the event that the reinsurer entity is unknown at the point of submission of this form and the undertaking has reported one of the Unknown reinsurer codes in C0010 then the legal name should state 'Unknown'.</p> <p>FOR COLLATERAL PROVIDERS–</p>

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		<p>Where collateral is held in trust the undertaking should report the official legally recognised name of the Trust provider.</p> <p>Where the collateral are Letters of Credit the undertaking should report the official legally recognised name of the Financial Institution providing this facility.</p> <p>In the event that the collateral provider entity is unknown at the point of submission of this form and the undertaking has reported SC/UNKNOWNCOLLATERALPROVIDERS' in C0010 then the legal name should state 'Unknown'.</p>
C0040	Type of reinsurer or collateral provider	<p>Where reporting information for a reinsurer the type of reinsurer entity to whom the underwriting risk has been transferred should be reported.</p> <p>The following closed list must be used–</p> <ul style="list-style-type: none">4 - External Captive (re)insurance entity5 - Internal / Intra-group / related party (re)insurance entity, other than where falls into 11, 12, 13, 15.6 - External (re)insurance entity (i.e. that is not part of the same group, or a related party, of the reporting / reinsured undertaking), other than where falls into 4, 8, 9, 10, 14.8 - External Special Purpose Vehicle - without the option for secondary investment trading9 - External non-state Pool legally recognised (re)insurance entity10 - State pool (re)insurance entity11 - Intra-group / related party Captive (re)insurance entity12 - Intra-group / related party Special Purpose Vehicle, including sidecars without the option for secondary investment trading13 - Intra-group / related non-state pool legally recognised (re)insurance entity14 - External Special Purpose Vehicle – with the option for secondary investment trading e.g. catastrophe bonds15 - Intra-group / related party Special Purpose Vehicle, including sidecars with the option for secondary investment trading, e.g. catastrophe bonds <p>Where reporting information for a collateral provider the following should be reported–</p> <ul style="list-style-type: none">16 – Collateral provider <p>In the event that the external reinsurer entity is unknown at the point of submission of this form and the undertaking</p>

		<p>has reported one of the Unknown reinsurer codes in C0010 then type of reinsurer should be reported as–</p> <p>6 — External (re)insurance entity (i.e. that is not part of the same group, or a related party, of the reporting / reinsured undertaking), other than where falls into 4, 8, 9, 10, 14.</p> <p>In the event that the intra-group reinsurer entity is unknown at the point of submission of this form and the undertaking has reported one of the Unknown reinsurer codes in C0010 then type of reinsurer should be reported as–</p> <p>5 – Internal / Intra-group / related party (re)insurance entity, other than where falls into 11, 12, 13, 15.</p> <p>A related party for these purposes means–</p> <ul style="list-style-type: none"> (a) Any company entity within the same group as the undertaking (b) Any company within the same group as the reporting Lloyd’s syndicate’s Managing Agent (c) Any company entity which has two or more directors in common with the undertaking (d) Any reinsurer entity where the undertaking, or an entity within the same group as the undertaking, is considered to have a controlling influence / voting power in the reinsurer entity, e.g. holds 10% or more of the shares in reinsurer entity (e) Any special purpose vehicle company where the key management services are undertaken by persons who are employed by a company that meets any of the above points, where those persons have authority and responsibility for planning, directing and controlling the activities of the insurance special purpose vehicle <p>company, whether or not they are a formally recognised as directors or officers of the special purpose vehicle company.</p>
C0050	Country of residency	<p>Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.</p> <p>In the event that the reinsurer entity or collateral provider is unknown at the point of submission of this form and the undertaking has reported one of the Unknown codes in C0010 then the Country of residency should be reported as ‘GB’</p>
C0060	External rating assessment by ECAI	The external financial strength rating of the reinsurer entity, that the undertaking is utilising in its financial

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		<p>strength assessment of the reinsurer, at the reporting reference date, as provided by an external credit assessment institution (ECAI) as reported in C0070.</p> <p>If no external financial strength rating is available the item must be left blank.</p> <p>Where an undertaking utilises financial strength ratings from multiple ECAIs then the financial strength rating and ECAI that best reflects the undertakings chosen assessment of financial strength should be reported.</p> <p>The financial strength rating should be expressed on a rating band and notch basis on the scale used by the nominated external credit assessment institution (ECAI) as reported in C070.</p> <p>In the event that the reinsurer entity is unknown at the point of submission of this form and the undertaking has reported one of the Unknown reinsurer codes in C0010 then the undertaking should report the financial strength rating that corresponds with the Unknown reinsurer financial strength rating category code reported in C0010.</p> <p>Financial Strength Rating examples– AAA, AA, A, BBB, BB, B, CCC, CC, C, R, D, SD A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F, S Aaa, Aa, A, Baa, Ba, B, Caa, Ca</p>
C0070	Name of ECAI	<p>Identify the external credit assessment institution (ECAI) giving the external rating in C0060, by the abbreviated name of the parent ECAI from the following list–</p> <ul style="list-style-type: none">(a) AM Best(b) Fitch(c) Moody’s(d) Standard & Poor’s(e) Other(f) Multiple ECAI(g) NA (If no ECAI used) <p>‘Multiple ECAI’ should only be used where an undertaking has specifically utilised multiple financial strength ratings from AM Best, Fitch, Moody’s and/or Standard & Poor’s ECAIs.</p> <p>In the event that the reinsurer entity or collateral provider is unknown at the point of submission of this form and the undertaking has reported one of the Unknown codes in C0010 then the Nominated ECAI should be reported as ‘Other’, unless the undertaking intends to use one of the</p>

		other named ECAs options listed, in which case this should be reported.
C0080	Internal rating	<p>Any internal financial strength rating that has been assigned to the reinsurer entity by the undertaking where it has formed its own financial strength rating opinion and/or modified the external financial strength rating reported in C0060.</p> <p>This should ideally be expressed using the same financial strength rating scale as that reported in C0060.</p> <p>If the undertaking has not assigned an internal rating then NA should be reported in this cell.</p>

Section IR.30.06 instructions.

IR.30.06 – Life outwards reinsurance summary

General comments

This section relates to annual submission of information for individual entities.

Reinsurance should be reported based on the product codes used in IR.14.01 and as set out in the instructions to IR.14.01. Reporting of reinsurance is not required if the product is not included in the product groups below or if non-life annuity reinsurance is reported in IR.30.03 and IR.30.04.

All references to best estimate liabilities include technical provisions as a whole.

	ITEM	INSTRUCTIONS
Row definitions		
R0010	Individual life	Product codes 104, 404, 414,424, 434, 594
R0020	Individual critical illness	Product codes 444, 454, 464,474, 604
R0030	Individual income protection	Product codes 480, 484,494,504, 514, 614
R0040	Individual income protection claims	Product code 524
R0050	Group life	Product codes 534, 554
R0060	Group death in service annuities	Product code 544
R0070	Group critical illness	Product code 584
R0080	Group income protection	Product codes 564
R0090	Group income protection claims	Product codes 574
R0100	With-profits	Reinsurance of conventional with-profits and unitised with-profits liabilities where the bonus rates are set with reference to assets held in the reinsurer.

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R0110	Unit-linked	Reinsurance of unit-linked liabilities where the unit price is set with reference to assets held in the reinsurer.
R0120	Individual annuity	Product codes 704, 714, 724, 734, 764, 774, 784
R0130	Bulk annuity	Product codes 744, 754
R0140	Individual longevity swap	Product code 794 in respect of longevity swaps accepted for individual business.
R0150	Bulk longevity swap	Product code 794 in respect of longevity swaps accepted for bulk business.

Column definitions

C0010 (R0010- R0150)	Gross benefit / value of benefits	<p>Protection (R0010-R0090)– amount payable for lump claims / annual claim amount payable for group death-in-service annuities and income protection.</p> <p>With-profits (R0100)– best estimate liability component for asset share or equivalent Unit-linked (R0110)– best estimate liability component for value of units</p> <p>Annuities (R0120 and R0130)– best estimate liability component for value of annuity payments payable</p> <p>Longevity swaps accepted (R0140 and R0150)– best estimate liability component for value of all future annuity claims / payments to entity covered by the longevity swap. The amount of annuity claims / payments will be in accordance with actual experience.</p>
C0020 (R0010- R0130)	Reinsured benefit / value of benefits (excluding longevity swaps)	<p>Amount of benefit / value of benefits in C0010 covered by reinsurance excluding longevity swaps and non-proportional reinsurance.</p> <p>Value of benefits covered by reinsurance before allowance for counterparty default.</p>
C0030 (R0120- R0150)	Reinsured value of benefits (longevity swaps)	<p>Best estimate liability component for value of future annuity claims / payments receivable from reinsurer. The amount of annuity claims / payments will be in accordance with actual experience.</p> <p>Value of benefits covered by reinsurance before allowance for counterparty default.</p>
C0040 (R0010- R0090)	Reinsured benefit (non-proportional)	Amount of reinsurance cover for non-proportional reinsurance. Non-proportional life reinsurance is reinsurance where an aggregate condition has to be satisfied for a claim to be made.

Section IR.30.07 instructions.**IR.30.07 – Life outwards proportional reinsurance****General comments**

This section relates to annual submission of information for individual entities.

Non-proportional reinsurance (where an aggregate condition has to be satisfied for a claim to be made) is excluded from this template. . Non-life annuity reinsurance is excluded from this template if it is reported in IR.30.03 and IR.30.04.

Reporting for a protection product group (IR.30.06 R0010-R0090) is not required if proportional cover for that product group represents less than 5% of the total proportional reinsured benefit for protection products. For this calculation the amount of benefit is 20 times the annual annuity for death in service annuities and 5 times the annual benefit for income protection.

Reporting for an individual reinsurer for a protection product group is not required if that reinsurer represents less than 5% of the undertaking's reinsurance for that product group. The consequence of these limits is that the total gross benefit reported split by reinsurer may be less than the total gross benefit reported on IR.30.06

	ITEM	INSTRUCTIONS
C0010	Product group	Product groups as defined for row labels R0010-R0150 in IR.30.06.
C0020	Fund code	Fund code for the ring-fenced fund where the reinsurance covers policies in a ring-fenced fund including embedded matching adjustment portfolio which corresponds to an entry in IR.01.03.
C0030	Reinsurer identification code and type of code	Reinsurer identification code and type of code which corresponds to an entry in IR.30.05 C0010.
C0040	Reinsured benefit / value of benefits (excluding longevity swaps)	Reinsured benefit / value of benefits in IR.30.06 C0020 covered by the reinsurer in IR.30.07 C0030.
C0050	Value of annuity premiums / payments to reinsurer	Annuities and longevity swaps only– value of all future annuity premiums / payments to reinsurer included in reinsurance recoverable before allowance for counterparty default excluding collateral payableIR. The schedule of annuity premiums / payments will be as set out in the treaty. Where the treaty defines premiums as the difference between expected and actual amounts

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		the amount reported here is the component based on value of expected amounts and excludes the deduction for the value of actual annuity claims / payments.
C0060	Value of annuity claims / payments from reinsurer	Annuities and longevity swaps– value of all future annuity claims / payments from reinsurer in IR.30.06 C0030 covered by the reinsurer in IR.30.07 C0030 excluding collateral payables. The amount of annuity claims / payments will be in accordance with actual experience.

Section IR.30.08 instructions.

IR.30.08 – Life outwards non-proportional reinsurance

General comments

This section relates to annual submission of information for individual entities. Non-proportional reinsurance is where an aggregate condition has to be satisfied for a claim to be made.

Approximations may be used to provide data in C0070-C0090. The purpose of the template is to indicate where cover is in place and to give an estimate of the extent the cover protects against adverse experience. Non-proportional reinsurance contracts effective immediately after the reference date should be included if they are taken into account when calculating SCR. Non-life annuity reinsurance is excluded from this template if it is reported in IR.30.03 and IR.30.04.

	ITEM	INSTRUCTIONS
C0010	Product group	Product groups as defined for row labels R0010-R0090 in IR.30.06 where the cover applies to a one of these product groups, otherwise “multiple products”.
C0020	Fund code	Fund code for the ring-fenced fund where the reinsurance covers policies in a ring-fenced fund including embedded matching adjustment portfolio which corresponds to an entry in IR.01.03.
C0030	Reinsurer identification code and type of code	Reinsurer identification code and type of code which corresponds to an entry in IR.30.05 C0010.
C0040	Cover event	Cover event– closed list Excess of loss– death or other protection cover claims exceeding a threshold other than single or connected incident condition Incident– death or other protection cover claims exceeding a threshold condition for a single or connected incident

		<p>Mass lapse– cover providing a reinsurance recoverable from the impact of lapses exceeding a threshold during a defined period</p> <p>Lapses down– cover providing a reinsurance recoverable from the impact of lapses lower than a threshold during a defined period</p> <p>Other– other cover where categories above do not apply</p>
C0050	Gross benefit for business covered	Gross benefit corresponding to IR.30.06 C0010
C0060	Amount of reinsurance cover	Maximum amount payable on the treaty
C0070	Lower threshold claims ratio	<p>Excess of loss– claims ratio as a percentage of best estimate at which a reinsurance recoverable starts to accrue</p> <p>Incident– claims ratio as a percentage of gross benefit at which a reinsurance recoverable starts to accrue</p> <p>Mass lapse– lapse rate at which a reinsurance recoverable starts to accrue</p> <p>Lapses down– lapse rate as a percentage of best estimate at which a reinsurance recoverable starts to accrue</p>
C0080	Upper threshold claims ratio	<p>Excess of loss– claims ratio as a percentage of best estimate at which a reinsurance recoverable ceases to accrue</p> <p>Incident– claims ratio as a percentage of gross benefit at which a reinsurance recoverable ceases to accrue</p> <p>Mass lapse– lapse rate at which a reinsurance recoverable ceases to accrue</p> <p>Lapses down– lapse rate as a percentage of best estimate at which a reinsurance recoverable ceases to accrue</p>
C0090	Proportion reinsured between thresholds	<p>Excess of loss– reinsurance recoverable as a proportion of gross benefit measured between the lower and upper threshold</p> <p>Mass lapse– reinsurance recoverable as a proportion of the loss of value on lapse measured between the lower and upper threshold</p>
C0100	Annual premium	The expected premium for the cover excluding any potential reinstatement premiums. Where the period of cover is longer than a calendar year this is the expected premium for one calendar year from the latest renewal date.

Section IR.31.01 instructions.

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IR.31.01 – Outwards reinsurance balance sheet exposures

General comments

This section relates to annual submission of information for individual undertakings, third country branch undertakings and groups.

This template must be filled by the insurance and reinsurance undertakings where life and/or non-life outwards reinsurance recoverables, and/or receivables or reinsurance premium ceded have been recognised in any of the annual reporting templates it has submitted to report balance sheet assets, technical provisions and/or premium income information. The undertaking is required to provide a breakdown of these and other associated values by reinsurer entity. This should include recoverables and receivables associated with reinsurance contracts that have expired or have been terminated but where legal liabilities and obligations remain.

This form should include reinsurance recoverables and/or receivables from all forms of reinsurance contracts where such have been included in the formulation of the annual reporting templates relating to balance sheet assets and technical provisions.

This should include, but is not limited to, reinsurance recoverables, receivables and payables from or to the following reinsurers–

- (a) External / third party entities
- (b) Internal, Intra-group, related or associated party entities
- (c) Lloyd’s syndicates
- (d) Special Purpose Vehicles
- (e) Captives
- (f) State reinsurers or pools, e.g. Pool Re, TRIA, GAREAT, ARPC, Flood Re

If an SPV or a Lloyd’s syndicate acts as a reinsurer each individual SPV and/or syndicate must be reported.

	ITEM	INSTRUCTIONS
C0010	Legal name of reinsured undertaking	<u>Applicable to group reporting only.</u> The legal name of the reinsured undertaking that is recognising reinsurance recoverables and/or receivables from the reinsurer reported in C0040.

<p>C0020</p>	<p>Identification code and type of code of the undertaking</p>	<p><u>Applicable to group reporting only.</u></p> <p>The unique identification code and code type used for each reinsured undertaking reporting by this order of priority– (a) Legal Entity Identifier (LEI), (b) Specific code attributed by the undertaking (SC)</p> <p>A specific code (SC) should only be reported where an LEI code has not been published for the undertaking. For non–EEA undertakings and non–regulated undertakings within the scope of group supervision, the identification code provided will be set 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>Identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits.</p> <p>The code must be unique for the specific undertaking and must not overlap with any other code reported.</p>
<p>C0040</p>	<p>Reinsurer identification code and type of code</p>	<p>The undertaking is required to report the unique identification code and type of code used for each reinsurer reported by this order of priority– (a) Legal Entity Identifier (LEI), (b) Specific code attributed by the undertaking (SC)</p> <p>An undertaking specific code should only be reported by an undertaking, where an LEI code has not been published for the reinsurer.</p> <p>Where a specific code is attributed by the undertaking, the code must be unique for the specific reinsurer and must not overlap with any other code, attributed by the undertaking or any published LEI.</p> <p>The type of code used and the reinsurer’s unique identification code should be reported as a single cell of data separated by a /, for example– LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code)</p> <p>In the event that one or more reinsurer entities are unknown at the point of submission of this form the undertaking should report these aggregated by the following expected financial strength rating bands– ‘SC/UNKNOWNREINSURERS_AAA’ ‘SC/UNKNOWNREINSURERS_AA’ ‘SC/UNKNOWNREINSURERS_A’ ‘SC/UNKNOWNREINSURERS_BBB’</p>

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		<p>‘SC/UNKNOWNREINSURERS_BB’ ‘SC/UNKNOWNREINSURERS_B’ ‘SC/UNKNOWNREINSURERS_CCC’ ‘SC/UNKNOWNREINSURERS_CC’ ‘SC/UNKNOWNREINSURERS_C’ ‘SC/UNKNOWNREINSURERS_UNRATED’</p>
C0060	Reinsurance recoverables — Premium provision Non-life including Non-SLT Health	<p>The amount of share of the reinsurer in the recoverables from reinsurance before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows.</p> <p>If value reported show a material outgoing the undertaking should provide a supporting commentary in C0210.</p>
C0070	Reinsurance recoverables — Claims provisions Non-life including Non-SLT Health	<p>The amount of share of the reinsurer in the recoverables from reinsurance before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.</p> <p>If value reported show a material outgoing the undertaking should provide a supporting commentary in C0210.</p>
C0080	Reinsurance recoverables — Technical provisions Life including SLT Health	<p>The amount of share of the reinsurer in the recoverables from reinsurance before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.</p> <p>If value reported shows a material outgoing the undertaking should provide a supporting commentary in C0210.</p>
C0090	Adjustment for expected losses due to counterparty default	<p>Per reinsurer the adjustment for expected losses due to counterparty default.</p> <p>This value must be reported as negative value.</p>
C0100	Reinsurance recoverables— Total reinsurance recoverables	<p>The result of the sum of the amounts reported in C0060, C0070, C0080 and C0090.</p> <p>If value reported shows a material outgoing the undertaking should provide a supporting commentary in C0210.</p>
C0110	Net receivables	<p>The amounts past due resulting from— claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received.</p> <p>If value reported shows a material outgoing the undertaking should provide a supporting commentary in C0210.</p>

C0120	Assets arrangements as collateral to support the reinsurer exposure	The monetary value of assets held in trust, or similar arrangements, for the benefit of the undertaking provided by and/or on behalf of the reinsurer to mitigate the counterparty default risk of the reinsurer. This value must be reported as positive value.
C0130	Financial guarantees as collateral to support the reinsurer exposure	The monetary value of financial guarantees received by the undertaking from and/or provided by and/or on behalf of the reinsurer to guarantee the payment of the liabilities due to the undertaking and to mitigate the counterparty default risk of the reinsurer (includes letter of credit, undrawn committed borrowing facilities). This value must be reported as positive value.
C0140	Cash deposits	Amount of cash deposits received by the undertaking from the reinsurers, and/or reinsurance premiums withheld by undertaking to mitigate the counterparty default risk of the reinsurer. This value must be reported as positive value.
C0150	Total guarantees / collateral in place	Total amount of guarantees / collateral mitigating the counterparty default risk of the reinsurer. Corresponds to the sum of the amounts reported in C0120, C0130 and C0140. This value must be reported as positive value.
C0160	Reinsurance receivables – Non-life and life claims debts past due	The amount of reinsurance claims receivables booked and/or billed on a Statutory Accounts basis, by the undertaking yet to be received from the reinsurer and past due. This value must be reported as positive value.
C0170	Reinsurance receivable – Non-life and life Commissions and Premiums debts	The amount of reinsurance commissions and/or refund reinsurance premiums booked or billed on a Statutory Accounts basis, by the undertaking yet to be received from the reinsurer. This value must be reported as positive value.
C0180	Reinsurance recoverables in Dispute	The amount of any reinsurance recoverables and or receivables that the reinsurer has indicated it disputes. The amount should be calculated on a Statutory Accounts basis. This value must be reported as positive value.
C0190	Reinsurance recoverables written-off	The amount of any reinsurance recoverables and or receivables that the undertaking has written off in its Statutory Accounts for the entire reporting year. This value must be reported as negative value.

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C0200	Reinsurers' share of premiums written	The reinsurer's total share of the premiums written reported by the undertaking in the IR.05.04 and/or IR.05.03.
C0210	Supporting comments	The undertaking is to provide supporting commentary where the values reported warrant explanation or to provide any other information that the undertaking has to bring to the attention of the GFSC.

Section IR.32.01 instructions.

IR.32.01.04 – Undertakings in the scope of the group

General comments

This section relates to annual submission of information for groups.

This template is relevant under method 1 as defined in regulation 209 of the Insurance Companies Regulations, method 2 as defined in regulation 212 of the Insurance Companies Regulations and a combination of methods. It is a list of all undertakings in the scope of the group in the meaning in regulation 191 of the Insurance Companies Regulations, including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies or mixed activity insurance holding company.

- (a) Cells C0010 to C0080 are related to the identification of the undertaking;
- (b) Cells C0081 to C082 are related to the identification of the immediate parent of the undertaking
- (c) Cells C0090 to C0170 are related to ranking criteria (in the group reporting currency);
- (d) Cells C0180 to C0230 are related to criteria of influence;
- (e) Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;
- (f) Cell C0260 is related to group solvency calculation.

	ITEM	INSTRUCTIONS
C0010	Country	Identify the ISO 3166-1 alpha-2 code of the country in which the registered head office of each undertaking within the scope of the group, is located
C0020	Identification code and type of code of the undertaking	Identification code by this order of priority– (a) Legal Entity Identifier (LEI);

		<p>(b) Specific code</p> <p>Specific code–</p> <p>(1) For UK or Gibraltar insurance undertaking; and</p> <p>(2) reinsurance undertakings and other UK or Gibraltar regulated undertakings within the scope of the group, identification code used in the local market, attributed by the GFSC;</p> <p>(3) For third country undertakings and non–regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each third country or non–regulated undertaking, the group should comply with the following format in a consistent manner–</p> <p style="padding-left: 40px;">(a) identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p> <p>The type of code used and the identification code should be reported as a single cell of data separated by a /, for example–</p> <p>LEI/XXXXXXXXXXXXXXXXXXXXXXX (i.e. 20 alpha numeric code</p> <p>SC/XXXXXXXXXXXXXXXXXXXXXXX</p>
C0040	Legal name of the undertaking	Legal name of the undertaking
C0050	Type of undertaking	<p>Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to third–country undertakings. The following closed list of options must be used–</p> <p>1 — Life insurance undertaking</p> <p>2 — Non-life insurance undertaking</p> <p>3 — Reinsurance undertaking</p> <p>4 — Composite undertaking</p> <p>5 — Insurance holding company.</p> <p>6 — Mixed–activity insurance holding company.</p> <p>7 — Mixed financial holding company.</p> <p>8 — Credit institution, investment firm and financial institution</p> <p>9 — Institution for occupational retirement provision</p> <p>10 — Ancillary services undertaking.</p> <p>11 — Non–regulated undertaking carrying out financial activities</p> <p>12 — Insurance special purpose vehicle authorised by the GFSC.</p> <p>13 — Special purpose vehicle other than an insurance special purpose vehicle authorised by the GFSC.</p>

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		14 — UCITS management companies. 15 — Alternative investment funds managers. 99 — Other
C0060	Legal form	Identify the form of the undertaking. For categories 1 to 4 in cell 'Type of undertaking', the legal form must be consistent with Annex III of Directive 2009/138/EC.
C0070	Category (mutual/non mutual)	Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not. The following closed list must be used— 1 — Mutual 2 — Non-mutual
C0080	Supervisory Authority	Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell 'Type of undertaking', where applicable. Please use the full name of the authority.
C0081	Identification code and type of code of the immediate parent of the undertaking	Identification code by this order of priority— (a) Legal Entity Identifier (LEI); (b) Specific code Specific code— (a) For UK or Gibraltar insurance and reinsurance undertakings and other UK or Gibraltar regulated undertakings within the scope of the group, identification code used in the local market, attributed by the GFSC; (b) For third country undertakings and non-regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each third country or non-regulated undertaking, the group should comply with the following format in a consistent manner— identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
C0082	Legal name of the immediate parent of the undertaking	Legal name of the undertaking
Ranking criteria (in the group reporting currency)		
C0090	Total Balance Sheet (for (re)insurance undertakings)	For UK or Gibraltar (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item C0010/R0500 in S.02.01. For third country (re)insurance undertakings, total amount of balance-sheet according to the relevant sectoral requirements.

		The currency used must be the group reporting currency.
C0100	Total Balance Sheet (for other regulated undertakings)	For other regulated undertakings, total amount of balance sheet according to the relevant sectoral requirements. The currency used must be the group reporting currency.
C0110	Total Balance Sheet (non-regulated undertakings)	For non-regulated undertakings, total amount of balance sheet used for IFRS or local GAAP. The currency used must be the group reporting currency.
C0120	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	For insurance and reinsurance undertakings written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used must be the group currency.
C0130	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	For other types of undertakings turn over defined as the gross revenue under IFRS or local GAAP. For insurance holding companies or mixed financial holding companies where appropriate turnover defined as the gross revenue under IFRS or local GAAP will be used as a ranking criteria. The currency used must be the group reporting currency.
C0140	Underwriting performance	(Re)insurance undertakings must report their underwriting performance in accordance with their financial statements. A monetary amount must be reported. The currency used must be the group reporting currency.
C0150	Investment performance	(Re)insurance undertakings must report their investment performance in accordance with their financial statements. A monetary amount must be reported. The currency used must be the group reporting currency. This value must not include any value already reported in C0140.
C0160	Total performance	All the related undertakings within the scope of group supervision, must report their total performance in accordance with their financial statements. A monetary amount must be reported. The currency used must be the group reporting currency.
C0170	Accounting standard	Identification of the accounting standard used for reporting items in cells C0100 to C0160. All items must be reported consistently on the same accounting standard. The following closed list of options must be used— 1 — IFRS 2 — Local GAAP
Criteria of influence		
C0180	% capital share	Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in regulation 200 of the Insurance Companies Regulations). This cell is not applicable for the ultimate parent undertaking.

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C0190	% used for establishment of consolidated accounts	Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests must also be reported in this item. This cell is not applicable for the ultimate parent undertaking
C0200	% voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking This cell is not applicable for the ultimate parent undertaking.
C0210	Other criteria	Other criteria useful to assess the level of influence exercised by the participating undertaking, e.g centralised risk management. This cell is not applicable for the ultimate parent undertaking.
C0220	Level of influence	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in regulation 191(2), the GFSC may have a differing view from the group's assessment and if so the group must take into account any decision made by the GFSC. This cell is not applicable for the ultimate parent undertaking. The following closed list must be used— 1 — Dominant 2 — Significant
C0230	Proportional share used for the group solvency calculation	Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking.
Inclusion in the scope of Group supervision		
C0240	Inclusion in the scope of group supervision — Yes/No	Indicate if the undertaking is included or not in the scope of group supervision as referred in regulation 193 of the Insurance Companies Regulations; if an undertaking is not included in the scope of group supervision as provided for in regulation 193 of the Insurance Companies Regulations, then it must be indicated which is the reason for its exclusion. The following closed list must be used— 1 — Included in the scope

		<p>2 — Not included in the scope (regulation 193(2)(a) of the Insurance Companies Regulations)</p> <p>3 — Not included in the scope (regulation 193(2)(b) of the Insurance Companies Regulations)</p> <p>4 — Not included in the scope (regulation 193(2)(c) of the Insurance Companies Regulations)</p>
C0250	Inclusion in the scope of group supervision — Date of decision if excluded.	Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken.
Group solvency calculation		
C0260	Method used and under method 1, treatment of the undertaking	<p>The item gathers information on the method used for group solvency calculation and the treatment of each undertaking.</p> <p>The following closed list must be used—</p> <p>1 — Method 1– Full consolidation</p> <p>2 — Method 1– Proportional consolidation</p> <p>3 — Method 1– Adjusted equity method</p> <p>4 — Method 1– Sectoral requirements</p> <p>5 — Method 2– Solvency II</p> <p>6 — Method 2– Other sectoral requirements</p> <p>7 — Method 2– Local legislation</p> <p>8 — Deduction of the participation in relation to regulation 208 of the Insurance Companies Regulations</p> <p>9 — No inclusion in the scope of group supervision as defined in regulation 191 of the Insurance Companies Regulations</p> <p>10 — Other method</p>

Section IR.33.01 instructions.**IR.33.01 – Insurance and reinsurance individual requirements****General comments**

This section relates to annual submission of information for groups.

This template is relevant under method 1 as defined in regulation 209 of the Insurance Companies Regulations, method 2 as defined in regulation 212 of the Insurance Companies Regulations and a combination of methods, in the following way—

- (a) The first part of it (Cells C0060 to C0230) collects the information on all insurance and reinsurance undertakings of the group from UK or Gibraltar and third countries applying Directive 2009/138/EC reported in accordance with the requirements therein when the method 2 as defined in regulation 212 of the Insurance Companies Regulations or a combination of methods is used;

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- (b) The second part of it (Cells C0240 to C0260) collects information on the local capital requirements, local Minimum Capital Requirements and eligible own funds of all non Gibraltar insurance and reinsurance undertakings of the group must be reported in accordance with local legislation, regardless of the method used for the calculation of the group solvency.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code of the undertaking	<p>Identification code by this order of priority–</p> <p>(a) Legal Entity Identifier (LEI);</p> <p>(b) Specific code</p> <p>Specific code–</p> <p>(a) For UK and Gibraltar insurance and reinsurance undertakings and other UK and Gibraltar regulated undertakings within the scope of group supervision– identification code used in the local market, attributed by the GFSC;</p> <p>(b) For third country undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each third country or non–regulated undertaking, the group should comply with the following format in a consistent manner–</p> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0040	Entity Level/RFF or MAP /Remaining Part	<p>Identify to which the information is related to. The following closed list must be used–</p> <p>1 — Entity level</p> <p>2 — Material Ring fenced fund or Matching Adjustment Portfolio</p> <p>3 — Remaining part</p>
C0050	Fund Number	<p>When C0040 = 2, this is the unique number of each material ring–fenced fund or matching adjustment portfolio as attributed by the group. It must remain unvarying over time. It must not be re–used for other funds or portfolios). The number must be used consistently across all templates, where relevant, to identify the fund/portfolio.</p> <p>When C0040=1 or 3, it must be reported ‘0’.</p>
C0145	Contribution to the group SCR	Where a related insurance or reinsurance undertaking, third–country insurance or reinsurance undertaking, insurance holding company or mixed financial holding company is included in the consolidated data pursuant to points [(a) or (c) of Article 335(1)], its contribution to the

		<p>consolidated group Solvency Capital Requirement must be included here.</p> <p>The contribution to the consolidated group</p> <p>Solvency must reflect diversification benefits and be calculated as follows–</p> <p>(a) where the consolidated group Solvency Capital Requirement is calculated, in relation to that related undertaking, on the basis of the standard formula, the proportional share of the Solvency Capital Requirement of that related undertaking multiplied by a percentage corresponding to the proportion that the diversified component of the consolidated group Solvency Capital Requirement, as laid down in Article 336(a) of the Solvency 2 Technical Standards, bears to the sum of the Solvency Capital Requirements of each of the undertakings included in the calculation of that diversified component of the consolidated group Solvency Capital Requirement;</p> <p>(b) where the consolidated group Solvency Capital Requirement is calculated, in relation to that related undertaking, on the basis of an internal model, the Solvency Capital Requirement of that related undertaking multiplied by a percentage corresponding to the proportion of the diversification effects at group level that are attributed to that related undertaking, determined by that internal model, provided that the sum of such percentages for all the related insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies included in the consolidated calculation based on the internal model equals 100 %.</p>
<p>Gibraltar and non Gibraltar insurance and reinsurance undertakings (using Solvency II requirements including only via D&A)</p>		
C0060	SCR Market Risk	Individual (gross) SCR Market Risk for each undertaking.
C0070	SCR Counterparty Default Risk	Individual (gross) SCR Counterparty Default Risk for each undertaking.
C0080	SCR Life Underwriting Risk	Individual (gross) SCR Life Underwriting Risk for each undertaking.
C0090	SCR Health Underwriting Risk	Individual (gross) SCR Health Underwriting Risk for each undertaking.
C0100	SCR Non–life Underwriting Risk	Individual (gross) SCR Non–life Underwriting Risk for each undertaking.
C0110	SCR Operational Risk	Individual SCR Operational Risk for each undertaking.
C0120	Individual SCR	Individual SCR for each undertaking (including any capital add–on).

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C0130	Individual MCR	Individual MCR for each undertaking.
C0140	Eligible Individual Own Funds to cover the SCR	Eligible Individual Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
C0150	Use of undertaking specific parameters	When an undertaking uses undertaking specific parameters for calculating individual SCR, report the area(s) for which these parameters are used. The following closed list must be used— 1 — Life underwriting risk / revision risk 2 — Health SLT underwriting risk / revision risk 3 — Health NSLT premium and reserve risk, 4 — Non Life premium and reserve risk, Include as many options as needed, separated by a ‘,’.
C0160	Use of simplifications	When an undertaking uses simplifications for calculating individual SCR, report the area(s) for which these simplifications are used. The following closed list must be used— 1 — Market risk / spread risk (bonds and loans) 2 — Market risk / interest rate risk (captives) 3 — Market risk / spread risk (bonds and loans) (captives) 4 — Market risk / market risk concentration (captives) 5 — Counterparty default risk 6 — Life underwriting risk / mortality risk 7 — Life underwriting risk / longevity risk 8 — Life underwriting risk / disability–morbidity risk 9 — Life underwriting risk / lapse risk 10 — Life underwriting risk / life expense risk 11 — Life underwriting risk / life catastrophe risk 12 — Health underwriting risk / mortality risk 13 — Health underwriting risk / longevity risk 14 — Health underwriting risk / disability–morbidity risk (medical expense) 15 — Health underwriting risk / disability–morbidity risk (income protection) 16 — Health SLT underwriting risk / lapse risk 17 — Health underwriting risk / life expense risk 18 — Non–Life underwriting risk / premium and reserve risk (captives) Include as many options as needed, separated by a ‘,’.
C0170	Use of Partial Internal Model	When an undertaking uses a partial internal model(s) for calculating individual SCR, report the area(s) for which this/these are used.
C0180	Group or individual internal model	When an undertaking uses a full internal model for calculating individual SCR, it has to be stated whether this regards a individual internal model or group internal model. The following close list must be used—

		1 — Individual Internal Model 2 — Group Internal Model
C0190	Date of initial approval of IM	In case a group or individual internal model is approved by individual supervisor, identify the ISO 8601 (yyyy-mm-dd) code of the date of this approval.
C0200	Date of approval of latest major change of IM	In case a major change of group or individual internal model is approved by the GFSC (regulation 101A and regulation 103 of the Insurance Companies Regulations), identify the ISO 8601 (yyyy-mm-dd) code of the date of this approval.
C0210	Date of decision of capital add-on	In case a capital add-on applies to any of the undertakings listed here, identify the ISO 8601 (yyyy-mm-dd) code of the date of the decision.
C0220	Amount of capital add-on	In case a capital add-on applies to any of the entities listed here, report the exact amount.
C0230	Reason of capital add-on	In case a capital add-on applies to any of the undertakings listed here, report the reason(s) stated by the GFSC in its decision.
Non UK insurance and reinsurance undertakings (both using Solvency II requirements and not using Solvency II requirements) regardless of the method used		
C0240	Local capital requirement	Local individual capital requirement that triggers first intervention by the GFSC.
C0250	Local minimum capital requirement	Local individual minimum capital requirement that triggers final intervention — withdrawal of the authorisation — by the GFSC. This figure is needed to calculate the minimum consolidated group SCR.
C0260	Eligible own funds in accordance with local legislation	Eligible Individual Own Funds to cover the local capital requirement, as calculated according to local legislation, without applying restrictions on availability for the group.

Section IR.34.01 instructions.**IR.34.01 – Other regulated and non-regulated financial undertakings****General comments**

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in regulation 209 of the Insurance Companies Regulations, method 2 as defined in regulation 212 of the Insurance Companies Regulations and a combination of methods and covers the individual requirements of financial undertakings other than insurance and reinsurance undertakings, and of non-regulated undertakings carrying out financial activities as defined in the Solvency 2 Technical Standards, such as credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions,

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non-regulated undertakings carrying out financial activities, insurance holding companies and mixed financial holding companies.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking.
C0020	Identification code and type of code of the undertaking	<p>Identification code by this order of priority–</p> <p>(a) Legal Entity Identifier (LEI);</p> <p>(b) Specific code</p> <p>Specific code–</p> <p>(a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision– identification code used in the local market, attributed by the undertaking's competent supervisory authority;</p> <p>(b) For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner–</p> <p style="text-align: center;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0040	Aggregated or not	<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 individual requirement. The following closed list must be used–</p> <p>1 — Aggregated</p> <p>2 — Not aggregated</p>
C0050	Type of capital requirement	<p>Identify the type of capital requirement. The following closed list must be used–</p> <p>1 — Sectoral (for credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions)</p> <p>2 — Notional (for non-regulated undertakings)</p> <p>3 — No capital requirement</p>
C0060	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by individual supervisor, assuming a so-called intervention ladder.
C0070	Notional MCR or Sectoral minimum capital requirement	Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder where available.

		This item is not requested for entities for which a final trigger level is not set.
C0080	Notional or Sectoral Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.

Section IR.35.01 instructions.

IR.35.01.04 – Contribution to group technical provisions

General comments

This section relates to annual submission of information for groups. This template should only be completed by groups that have insurance and reinsurance subsidiaries outside of Gibraltar.

The information to be reported between C0050 to C0210 must be after the volatility adjustment, the matching adjustment and interest rate transitional is applied. The transitional deduction to technical provisions is reported separately in C0220 and C0230.

This template is relevant under method 1 as defined in regulation 209 of the Insurance Companies Regulations, method 2 as defined regulation 212 of the Insurance Companies Regulations and a combination of methods.

Related insurance and reinsurance undertakings which are not subsidiaries are excluded from the scope of this template since they are assessed through the adjusted equity method.

	ITEM	INSTRUCTIONS
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code and type of code of the undertaking	Identification code by this order of priority– (a) Legal Entity Identifier (LEI); (b) Specific code Specific code– (a) For UK or Gibraltar insurance and reinsurance undertakings and other UK or Gibraltar regulated undertakings within the scope of group supervision– identification code used in the local market, attributed by the GFSC; (b) For third country undertakings and non–regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each third country or non–regulated undertaking, the group should comply with the following format in a consistent manner–

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		identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
C0040	Method of group solvency calculation	Identify the method of the group calculation. The following closed list of options must be used— 1 — Method 1 2 — Method 2
C0050	Total amount of TP — Amount of TP gross of IGT	<p>Total amount of technical provisions gross of IGT. This item equals the sum of items C0070, C0100, C0130, C0160, C0190 and C0220, except for (re)insurance undertakings situated in equivalent third countries under method 2.</p> <p>For (re)insurance undertakings situated in equivalent third countries under method 2 only item C0050 is mandatory.</p> <p>The cell must be filled in with amounts gross of reinsurance and of IGT.</p> <p>When method 1 as defined under regulation 209 of the Insurance Companies Regulations is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 accounts for its contribution gross of reinsurance ceded within the scope of group supervision to the group technical provisions.</p> <p>When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 cannot be reconciled with the amount of group technical provisions in the group balance sheet.</p>
C0060	Total amount of TP — Amount of TP net of IGT	<p>Total amount of technical provisions net of IGT. This item equals the sum of items C0080, C0110, C0140, C0170, C0200 and C0230, except for (re)insurance undertakings situated in equivalent third countries under method 2.</p> <p>For (re)insurance undertakings situated in equivalent third countries and allowed to use the local legislation under method 2, only item C0060 is mandatory and this must be filled on the basis of the local solvency regime.</p> <p>The cell must be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance (the risk margin should not be net of IGT).</p> <p>When method 1 as defined under regulation 209 of the Insurance Companies Regulations, is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 accounts for its contribution net of reinsurance ceded within the scope of group supervision</p>

		<p>to the group technical provisions. The total amount of technical provisions in cell C0060 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet.</p> <p>When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 cannot be reconciled with the amount of group technical provisions in the group balance sheet.</p>
<p>C0070, C0100, C0130, C0160, C0190</p>	<p>Amount of TP gross of IGT</p>	<p>Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health) of UK or third country undertakings calculated according to Solvency II requirements.</p> <p>The cell must be filled in with amounts gross of reinsurance and of IGT.</p> <p>The currency used must be the group currency.</p> <p>This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent third countries.</p>
<p>C0080, C0110, C0140, C0170, C0200</p>	<p>Amount of TP net of IGT</p>	<p>Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health) of Gibraltar, UK or third country undertakings calculated according to Solvency II requirements.</p> <p>The cell must be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance.</p> <p>The currency used must be the group currency.</p> <p>This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent third countries.</p>
<p>C0090, C0120, C0150, C0180, C0210</p>	<p>Net Contribution to Group TP (%)</p>	<p>The percentage share of TP (TP calculated as a whole or the sum of the best estimate and the risk margin) of the (re) insurance undertaking to the group TP under method 1 net of IGT but gross of reinsurance ceded outside the group, split by respective main categories (Life excluding health</p>

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		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.
C0220	Transitional on TP — Amount of TP gross of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell must be filled in with amounts gross of reinsurance and IGT. This value must be reported as a negative value.
C0230	Transitional on TP — Amount of TP net of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell must be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance. This value must be reported as a negative value.
C0240	LTG measures — TP subject to Transitional on RFR — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to the transitional adjustment to the relevant risk-free interest rate term structure. The cell must be filled in with amounts gross of reinsurance and IGT.
C0250	LTG measures — TP subject to VA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to volatility adjustment. The Technical Provisions are reported after transitional and with Risk Margin. The cell must be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance.
C0260	LTG measures — TP subject to MA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to matching adjustment. The cell must be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance.

Section IR.36.01 instructions.**IR.36.01 – IGT – equity-type transactions, debt and asset transfer****General comments**

This section relates to annual submission of information for individual entities and groups.

The purpose of this template is to collect information on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group identified according to regulation 192 of the Insurance Companies Regulations. These include, but are not limited to–

- (a) equity and other capital items including participations in related entities and transfer shares of related entities of the group;
- (b) debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre-determined interest or coupon or premium payments for a pre-determined period of time.
- (c) other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

This template must include IGTs that were–

- (a) in-force at the start of the reporting period.
- (b) incepted during the reporting period and outstanding at the reporting date.
- (c) incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction must be reported separately.

Any additions / top-ups to significant IGTs must be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template must record the maximum amount as the transaction amount, in this case EUR 10 m.

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Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/ lender name	Name of the entity that is buying the equity or lending to a related undertaking within the scope of the group, i.e. the entity that recognises the transaction as an asset on their balance sheet (debit — balance sheet).
C0030	Identification code and type of code for investor / lender	<p>The unique identification code attached to the investor/buyer/transferee by this order of priority—</p> <p>(a) Legal Entity Identifier (LEI);</p> <p>(b) Specific code</p> <p>Specific code—</p> <p>(a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, identification code used in the local market, attributed by the undertaking's competent supervisory authority;</p> <p>(b) For non-EEA undertakings and non-regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner—</p> <p style="text-align: center;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0050	Issuer/ borrower name	Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt). I.e. the entity that recognises the transaction as a liability or capital on their balance sheet (credit — balance sheet).
C0060	Identification code and type of code for issuer / borrower	<p>The unique identification code attached to the investor/buyer/transferee by this order of priority—</p> <p>(a) Legal Entity Identifier (LEI);</p> <p>(b) Specific code</p> <p>Specific code—</p> <p>(a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group – identification code used in the local market, attributed by the undertaking's competent supervisory authority;</p> <p>(b) For non-EEA undertakings and non-regulated undertakings within the scope of the group, identification code will be provided by the group.</p>

		<p>When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner-</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0080	ID Code and type of code of the instrument	<p>This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority-</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (eg- CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. <p>This may be different from the intragroup transaction code provided in cell C0010.</p> <p>Type of ID Code- one of the options in the following closed list must be used-</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking
C0100	Transaction type	<p>Identify the transaction type. The following close list must be used-</p> <ul style="list-style-type: none"> 1 — Bonds / Debt — collateralised 2 — Bonds / Debt — uncollateralised 3 — Equity type — shares / participations 4 — Equity type — others 5 — Other asset transfer — properties 6 — Other asset transfer — others

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C0110	Transaction Issue date	<p>This is the earlier of the transaction/debt issue date or the date the IGT is effective from if different from the issue date.</p> <p>The date should follow the ISO 8601 (yyyy-mm-dd) format.</p>
C0120	Maturity date of transaction	<p>Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires/reaches maturity if applicable.</p> <p>(a) For IGTs with no maturity date use '9999-12-31'. (b) For perpetual securities use '9999-12-31'</p>
C0130	Currency of transaction	<p>Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.</p>
C0140	Contractual amount of transaction/ Transaction price	<p>Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the group.</p>
C0150	Value of collateral/ asset	<p>The value of collateral for collateralised debt or asset value for IGT involving asset transfer, reported in the reporting currency of the group.</p> <p>If either one of the counterparties involved in the IGTs is valued in accordance with the Solvency II valuations requirements as part of the group solvency calculation then the Solvency II value must be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles–</p> <p>(a) Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1</p> <p>(b) Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 2 based in non-equivalent regimes</p> <p>Collateral arrangement between other types of undertakings, e.g. IGTs between two credit institutions within a group, may be valued in accordance with the sectoral requirements.</p>
C0160	Amount of redemption/ prepayments/ paybacks during reporting period	<p>Amount of total redemptions/ prepayments/ paybacks during the reporting period if applicable, reported in the reporting currency of the group.</p>
C0170	Amount of dividends/ interest/ coupon and other payments made during reporting period	<p>This cell must capture any payments made in relation to the IGTs recorded in this template for the reporting period (12 months up to the reporting date).</p> <p>This includes, but not limited to–</p>

		<p>(a) Dividends for the current year including paid or declared but</p> <p>(b) unpaid dividends.</p> <p>(c) Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period).</p> <p>(d) Interest payments made in relation to debt instruments.</p> <p>(e) Any other payments made in relation to the IGTs that are reported in this template, e.g. charges on asset transfers.</p> <p>(f) Amount of total tops-ups if applicable, i.e. total additional money invested during the reporting period such as a additional payments on partly paid shares or increasing loan amount during the period (when reporting tops-ups as a separate item).</p> <p>This amount must be reported in the reporting currency of the group.</p>
C0180	Balance of contractual amount of transaction at reporting date	Outstanding amount of the transaction at the reporting date if applicable e.g. for debt issue, reported in the reporting currency of the group. If there has been a full early settlement/prepayment, the balance of contractual amount will be zero.
C0190	Coupon/ Interest rate	The interest or coupon rate as a percentage, if applicable. For variable interest rate, this must include the reference rate and the interest rate above it.

Section IR.36.02 instructions.

IR.36.02 – Non-life outwards reinsurance contract reinsurer exposures

General comments

This section relates to annual submission of information for groups.

This template must report all IGTs between entities in scope of group supervision according to regulation 192 of the Insurance Companies Regulations, irrespective of the choice of calculation method or whether sectoral solvency requirements have been used for the purposes of the group solvency calculation.

This template must include IGTs that were–

- (a) in-force at the start of the reporting period.
- (b) incepted during the reporting period and outstanding at the reporting date.

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(c) incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be reported individually where collectively, they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction must be reported separately.

Any additions / top-ups to significant IGTs must be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/ Buyer name	Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.
C0030	Identification code and type of code of the investor / buyer	The unique identification code attached to the investor/buyer/transferee by this order of priority– (a) Legal Entity Identifier (LEI); (b) Specific code Specific code– (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, identification code used in the local market, attributed by the undertaking's competent supervisory authority; (b) For non-EEA undertakings and non-regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group

		<p>should comply with the following format in a consistent manner–</p> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0050	Issuer/ Seller name	<p>Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.</p>
C0060	Identification code and type of code of the issuer / seller	<p>The unique identification code attached to the investor/buyer/transferee by this order of priority–</p> <ul style="list-style-type: none"> (a) Legal Entity Identifier (LEI); (b) Specific code <p>Specific code–</p> <ul style="list-style-type: none"> (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group – identification code used in the local market, attributed by the undertaking's competent supervisory authority; (b) For non–EEA undertakings and non–regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group should comply with the following format in a consistent manner– <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0080	ID Code and type of code of the instrument	<p>This is the identification code of the instrument (derivative) between the two counterparties identified using the following priority–</p> <ul style="list-style-type: none"> (a) ISO 6166 code of ISIN when available (b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC) (c) Code attributed by the undertaking, when the options above are not available. This code must be consistent over time. <p>This may be different from the intragroup transaction code provided in cell C0010.</p> <p>Type of ID Code– one of the options in the following closed list must be used–</p> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)

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		<p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p>
C0100	Transaction type	<p>Identify the transaction type. The following close list must be used—</p> <p>1 — Derivatives — futures</p> <p>2 — Derivatives — forwards</p> <p>3 — Derivatives — options</p> <p>4 — Derivatives — others</p> <p>5 — Guarantees — credit protection</p> <p>6 — Guarantees — others</p> <p>7 — Swaps — credit default</p> <p>8 — Swaps — interest rate</p> <p>9 — Swaps — currency</p> <p>10 — Swaps — others</p> <p>A repurchase agreement should be considered as cash transaction plus forward contract.</p>
C0110	Transaction Trade date	Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date.
C0120	Maturity date	Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.
C0130	Currency	Where applicable, identify the ISO 4217 alphabetic code of the currency of the derivative, i.e. currency of the notional amount of the derivative (e.g. option having as underlying an amount in USD). This item is not applicable for currency swap.
C0140	Notional amount at transaction date	<p>The amount covered or exposed to the derivative at the transaction date, reported in the reporting currency of the group.</p> <p>For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount.</p>
C0150	Notional amount at reporting date	The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance, reported in the reporting currency of the group.

		For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date will be zero.
C0160	Value of collateral	<p>Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable, reported in the reporting currency of the group.</p> <p>If either one of the counterparties involved in the IGTs is valued in accordance with the Solvency II valuations requirements as part of the group solvency calculation then the Solvency II value should be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles–</p> <ul style="list-style-type: none"> (a) Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1. (b) Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 2 based in non-equivalent regimes. <p>Collateral arrangement between other types of undertakings, e.g. IGTs between two credit institutions within a group, may be valued in accordance with the sectoral requirements.</p>
C0170	Options, futures, forwards and other derivatives — Use of derivatives (by buyer)	<p>Describe use of derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. The following closed list must be used–</p> <ul style="list-style-type: none"> 1 — Micro hedge 2 — Macro hedge 3 — Matching assets and liabilities cash–flows 4 — Efficient portfolio management, other than ‘Matching assets and liabilities cash–flows’.
C0180	Options, futures, forwards and other derivatives — Identification code and type of	ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio.

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	<p>code of asset / liability underlying the derivative</p>	<p>An index is considered a single instrument and must be reported.</p> <p>Identification code of the instrument underlying the derivative using the following priority–</p> <ul style="list-style-type: none">(a) ISO 6166 code of ISIN when available(b) Other recognised codes (e.g.– CUSIP, Bloomberg Ticker, Reuters RIC)(c) Code attributed by the undertaking for the underlying instrument when the options above are not available and must be unique and consistent over time for that instrument;(d) ‘ Multiple assets/liabilities ’ if the underlying assets or liabilities are more than one. <p>If the underlying instrument is an index then the code of the index must be reported.</p> <p>Type of ID Code used for the ‘ID Code of the instrument’– one of the options in the following closed list must be used–</p> <ul style="list-style-type: none">1 — ISO 6166 for ISIN code2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number)5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)6 — BBGID (The Bloomberg Global ID)7 — Reuters RIC (Reuters instrument code)8 — FIGI (Financial Instrument Global Identifier)9 — Other code by members of the Association of National Numbering Agencies
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		99 — Code attributed by the undertaking in case that none of the above options are available. This option must also be used for the cases of ' Multiple assets/liabilities ' and indexes
C0200	Credit protection –CDS and Guarantees — Counterparty name for which credit protection is purchased	Name of the counterparty for which protection has been purchased for its default
C0210	Swaps — Swap delivered interest rate (for buyer)	Interest rate delivered under the swap contract (only for Interest rate swaps).
C0220	Swaps — Swap received interest rate (for buyer)	Interest rate received under the swap contract (only for Interest rate swaps).
C0230	Swaps — Swap delivered currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).
C0240	Swaps — Swap received currency (for buyer)	Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).

Section IR.36.04 instructions.**IR.36.04 — IGT — cost sharing, contingent liabilities, off BS and other items Non-life outwards reinsurance contract reinsurer exposures****General comments**

This section relates to annual submission of information for individual entities and groups.

The purpose of this template is to collect information on all other IGTs (significant, very significant and transactions required to be reported in all circumstances) which have not been captured in 36.01 and 36.02 templates within a group identified according to regulation 192 of the Insurance Companies Regulations. These include, but not limited to—

- (a) Internal cost sharing;
- (b) Contingent liabilities (other than derivatives);
- (c) Off balance sheet guarantees;
- (d) Any other transactions between related undertakings or natural persons in scope of the group supervision.

This template must include IGTs that were—

- (a) in–force at the start of the reporting period.

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(b) incepted during the reporting period and outstanding at the reporting date.

(c) incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction must be reported separately.

Any additions / top-ups to significant IGTs must be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

	ITEM	INSTRUCTIONS
C0010	ID of intragroup transaction	Unique internal identification code for each intragroup transaction. Must be consistent over time.
C0020	Investor/ Buyer/ Beneficiary name	Legal name of the entity that is purchasing/investing in the asset/investment or receiving the service/guarantee.
C0030	Identification code and type of code of the Investor/ Buyer/ Beneficiary	The unique identification code attached to the investor/buyer/transferee by this order of priority– (a) Legal Entity Identifier (LEI); (b) Specific code Specific code– (a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group – identification code used in the local market, attributed by the undertaking's competent supervisory authority; (b) For non-EEA undertakings and non-regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group

		<p>should comply with the following format in a consistent manner–</p> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0050	Issuer/ Seller/ Provider name	Legal name of the entity that is selling/transferring the asset/investment or providing the service/guarantee.
C0060	Identification code and type of code of the Issuer/ Seller/ Provider	<p>The unique identification code attached to the investor/buyer/transferee by this order of priority–</p> <p>(a) Legal Entity Identifier (LEI);</p> <p>(b) Specific code</p> <p>Specific code–</p> <p>(a) For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group – identification code used in the local market, attributed by the undertaking's competent supervisory authority;</p> <p>(b) For non–EEA undertakings and non–regulated undertakings within the scope of the group, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group should comply with the following format in a consistent manner–</p> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p>
C0080	Transaction type	<p>Identify the type of transaction. The following close list must be used–</p> <p>1 — Contingent liabilities</p> <p>2 — Off balance sheet items</p> <p>3 — Internal cost sharing</p> <p>4 — Others</p>
C0090	Transaction Issue date	Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction/issue takes effect.
C0100	Effective date of agreement/ contract underlying transaction	Where applicable, Identify the ISO 8601 (yyyy–mm–dd) code of the date when the transaction or contract underlying the transactions takes effect if different from the transaction date. If same as the transaction date, the transaction date is to be reported.
C0110	Expiry date of agreement / contract underlying transaction	Where applicable, identify the ISO 8601 (yyyy–mm–dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use '9999–12–31'.
C0120	Currency of transaction	Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.
C0130	Trigger event	Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.

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C0140	Value of transaction/ collateral /Guarantee	<p>Value of the transaction, collateral pledged or contingent liability recognised on the Solvency II balance sheet.</p> <p>This item is to be reported in the reporting currency of the group.</p> <p>All items must be reported on Solvency II value. However where Solvency II value is not available (e.g. non-Gibraltar or UK operations under method 2 in equivalent regimes or banks and credit institutions) then the local or sectoral valuation requirements should be used.</p>
C0150	Maximum possible value of contingent liabilities	<p>Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities included in Solvency II Balance Sheet.</p>
C0160	Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet	<p>Enter the maximum amount of the contingent liability, for those not included in the Solvency II Balance Sheet, that could be due from the Provider.</p> <p>This item is to be reported in the reporting currency of the group.</p>
C0170	Maximum value of letters of credit/guarantees	<p>Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the 'provider' (cell C0050) to the 'beneficiary' (Cell C0020) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item must not include amounts already reported under C0150 and C0160.</p>
C0180	Value of guaranteed assets	<p>Value of the guaranteed asset for which the guarantees are received.</p> <p>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.</p>

Section QMC.01 instructions.

QMC.01 – Solvency Capital Requirement quarterly model change

General comments

An undertaking is required to submit information on minor and major model changes to the GFSC each quarter in line with Article 6(3). This should include changes in Model Limitation Adjustments (MLAs) that are considered to be model changes.

An undertaking are required to use the QMC.01 template and provide supporting narrative documentation in their quarterly model change submission. An undertaking should use a separate row within the QMC.01 template for each model change implemented during the reporting period and provide the details described below.

An undertaking must submit an explanation of each model change in the supporting narrative documentation.

In this template all monetary amounts are entered in £m and should be reported to the nearer £m unless SCR is less than £500m where they should be reported to the nearer £0.1m.

	ITEM	INSTRUCTIONS
R0010/C0010	Undertaking name	Legal name of the undertaking. This must be the same as the identification code reported in the Implementing Technical Standard Reporting template IR.01.02.
R0020/C0010	Reporting start date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the first day of the reporting period for which minor changes are accumulated.
R0030/C0010	Reporting reference date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period.
R0040/C0010	Reporting submission date	Identify the ISO 8601 (yyyy-mm-dd) code of the date when the report to the supervisory authority is made.
C0100	Reference	Provide a unique reference number for each model change in format yyyy_XX.
C0110	Effective date	Identify the ISO 8601 (yyyy-mm-dd) code of the effective date the change was implemented.
C0120	Major / Minor	Indicate whether the change is classed as a major change or minor change in accordance with the Model Change Policy in force during the reporting period.
C0130	Brief summary of change	A brief explanation of the change, for example– (a) Longevity calibration now based on XXX data (b) Lapse calibration now separate for products A and B (c) Credit risk calibration now separate for asset classes C and D (d) Correlations review for YYY risk (e) Methodology change for XXX
C0140	Risk module	Indicate which of the following categories available is most appropriate for the change made– (a) Market risk (b) Counterparty default risk (c) Life underwriting risk (d) Non-life underwriting risk (e) Health Underwriting (f) Operational risk (g) Other
C0150	Quantitative impact on SCR (£m)	Quantitative impact on SCR (post-diversification) of the model change.

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C0160	Change accumulates?	Indicate whether the change accumulates with other changes, Y/N.
C0170	Cumulative minor model changes (£m)	If the model change accumulates, the cumulative value of the impact on SCR of all the model changes from the last reset or major model change up to this point.

Section AoC.01 instructions.

AoC.01 – Analysis of Change

General comments

Internal model (IM) undertakings are required to use the template AoC.01 to submit an analysis of change (AoC) in the Solvency Capital Requirement (SCR) as outline regulation 111A of the Insurance Companies Regulations, and Articles 19 and 35.

Alongside the AoC.01 template, an undertaking is required to submit supporting narrative documentation providing an explanation of each change provided in the AoC.01 template. In addition, an undertaking is expected to detail–

- (a) the governance process followed in completion of the AoC exercise;
- (b) any material actions taken following completion of the aoC exercise;
- (c) the reasons for any movement in diversification benefit over the period;
- (d) the definition of materiality used in reporting the AoC exercise; and
- (e) a list of any model limitation adjustments (MLAs) and capital add-ons (CAOs) incorporated within the most recent reported SCR.

The order and grouping of SCR movements submitted in the AoC.01 template should align with an undertakings' internal AoC exercises. In particular, the analysis should be sufficiently granular to enable stakeholders, such as the Board of Directors, to understand key changes in the SCR over the year.

In this template all monetary amounts are entered in £m and should be reported to the nearer £m unless SCR is less than £500m where they should be reported to the nearer £.01m.

CELL(S)	ITEM	INSTRUCTIONS
R0010/C0010	Undertaking name	Legal name of the undertaking. This must be the same as the identification code reported in the Implementing Technical Standard Reporting template IR.01.02.

R0020/C0010	Reporting start date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the first day of the reporting period.
R0030/C0010	Reporting reference date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the first day of the reporting period.
R0040/C0010	Reporting submission date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the first day of the reporting period.
R0100	SCR at start of period	SCR at the start of the reporting period. This should include any MLAs and CAOs.
R0110	Sum of listed changes	Automatically calculated sum of causes of SCR movements in R0200/C0300.
R0120	Change in model limitation adjustments	Indicate the impact in £m of changes in MLAs. These changes would be from the MLAs communicated to the GFSC at the previous submission. These MLAs are subject to the model change policy.
R0130	Change in capital add-ons	Change in CAOs applies. These should have been approved and agreed with the GFSC.
R0140	Balancing item	Automatically calculated as the difference between the end of period SCR and start of period SCR less identified causes (R0110+R0120+R0130). Example causes which could contribute to this category are tax liability changes, including tax reserves, where these are immaterial.
R0150	SCR at end of period	SCR at the end of the reporting period. This should include any MLAs and CAOs.
R0200/C0200	Cause of SCR movement	<p>Describe each material cause of the SCR movement over the period. This should be a brief explanation.</p> <p>A details explanation of the movement should be provided in the supporting narrative documentation.</p> <p>A new entry should be provided for each material cause.</p> <p>Changes in MLAs, CAOs and any balancing item should not be included here.</p> <p>Examples of causes include, but are not limited to–</p> <ul style="list-style-type: none"> (a) Changes in exposure or liabilities, e.g. new business written (outward or inward) transfers of business, application of reinsurance coverage. (b) Assumption changes to reflect, e.g. expected or actual changes in variables. (c) Changes in investments, e.g. a different strategic asset allocation chosen, (dis)investment in a new asset class. (d) Market movements, e.g. changes in interest rates, exchange rate. (e) IM changes (minor and major). Note, the GFSC will be aware of such changes through an undertakings' IM permission applications and the QMC.01 template submissions. Therefore, aggregate figures should be stated for both minor

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		and major IM changes rather than a granular breakdown. An undertaking are expected to provide a granular breakdown of the individual causes which the undertaking deems material. Partial internal model undertakings should include material movements in the SCR from standard formula modules.
R0200/C0300	Impact	Quantitative impact of each of the respective causes of SCR movement stated in column C0300.

Section MALIR instructions.

MALIR – Matching Adjustment Asset and Liability Information Return – Content of the Submission, basic information and analytical data

General comments

This log file provides the overall Content of the Submission and the instructions to complete the set of MALIR templates. The set of templates cover four types of data– basic information, cash flow data, output data and further information.

Content of the submission

The MALIR includes the following submission templates–

- (a) MALIR 1 – Undertaking Information
- (b) MALIR 2 – Asset cash flows
- (c) MALIR 3 – Liability cash flows
- (d) MALIR 4 – Portfolio Output
- (e) MALIR 5 – Matching Tests
- (f) MALIR 6 – Assets – Further Info
- (g) MALIR 7 – Reconciliation

All of the MALIR submission templates are applicable to all undertakings with permission to apply the Matching Adjustment (MA).

All undertakings with permission to use the MA must submit a completed MALIR to the GFSC annually.

A separate MALIR should be completed for each MA Portfolio (MAP). The MALIR should be submitted to the GFSC within the requisite reporting window of 130 business days after a An undertaking's financial year end (or twelve weeks after the end of the financial reporting period).

All information in the MALIR should be provided at the effective date of 31 December. All assets, for all components within the MAP, should be captured. This includes each investment in QRT IR.06.02 (List of assets), each derivative (which may be an asset or a liability in the balance sheet) in QRT IR.08.01 (Open derivatives) and each reinsurance treaty.

Where applicable, amounts should be in GBP and millions.

If in completing this return discrepancies are identified between the assets included in the MAP and those for which the undertaking has permission to hold, the undertaking should notify their supervisory team as soon as possible.

Basic information

The Basic Information consists of the following templates– MALIR 1 –Undertaking Information

MALIR 1 is applicable for each MAP held by all undertakings with permission to apply the Matching Adjustment.

MALIR 1 – Undertaking Information		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 1 – 1.1	Undertaking name	Legal name of the undertaking.
MALIR 1 – 1.2	Legal Entity Identifier (LEI)	Identification code of the undertaking.
MALIR 1 – 1.3	FRN	Undertaking Reference Number of the undertaking
MALIR 1 – 1.4	MAP reference	Matching portfolio number which is attributed by the undertaking as defined in QRT IR.06.02, item C0080.
MALIR 1 – 1.5	Reporting reference date	Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period.
MALIR 1 – 1.6	Reporting submission date	Identify the ISO 8601 (yyyy-mm-dd) code of the date when the report to the supervisory authority is made
MALIR 1 – 1.7	Initial submission or resubmission	Identify if it is an initial submission of information or a re-submission of information in relation to a reporting

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		reference date already reported. An integer number should be entered which reflects the number of times the MALIR has been submitted for the relevant year end where 1 would be the initial submission
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Cash flow data

The Cash flow data consists of the following templates–

- (a) MALIR 2 – Asset cash flows and
- (b) MALIR 3 – Liability cash flows

MALIR 2 and 3 are applicable for each MAP held by all undertakings with permission to apply the Matching Adjustment.

MALIR 2 – Asset cash flows		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 2 – 2.1	Component A/B/C of the MAP	Which component of the MAP the asset is held within. Where an asset is allocated to more than one component this should be split accordingly into different lines in the submission. The relevant values and cash flows of each line should be adjusted in proportion to the ratio in which they are held.
MALIR 2 – 2.2	Asset Type	Asset type, please select only from the table in the Appendix at the end of this log file. There are separate fields (MALIR 2 – 2.3 and MALIR 2 – 2.4) where undertakings' own definition of asset type may be included.
MALIR 2 – 2.3	Internal high level asset classification	An undertaking specific high level asset type (or asset category) used for internal reporting and analysis. This could be the category typically used for strategic asset allocation purposes or high-level investment limits.
MALIR 2 – 2.4	Internal detailed asset classification	An undertaking specific detailed asset type (or asset category) used for internal reporting and analysis. This could be the most granular level of asset reporting.
MALIR 2 – 2.5	Description of assets or where further detail may be helpful	Further details on the nature of assets categorised as 'Other assets' or 'Derivatives' or any additional information useful for understanding a given asset.
MALIR 2 – 2.6	Item Title	Asset name, as defined in QRT IR.06.02, item C0190, or Counterparty name, as defined in QRT IR.08.01 item C0260, or Legal name of reinsurer or collateral provider, as defined in QRT IR.30.05, item C0030.
MALIR 2 – 2.7	CIC	Complementary Identification Code for asset classification purposes as defined in QRT IR.06.02, item C0290 or QRT IR.08.01 C0380.

MALIR 2 – 2.8	ID Code and Type of Code	Asset ID Code and type of code as defined for use in QRT IR.06.02, item C0040, Derivative ID Code and type of code as defined for use in QRT IR.08.01, item C0040 or Identification code of reinsurer or collateral provider and type of code as defined for use in QRT IR.30.05 item C0010.
MALIR 2 – 2.9	Issuer Sector	Classification of the principal economic activity of the issuer of the asset using codes as per QRT IR.06.02, item C0230.
MALIR 2 – 2.10	FS Sector	Select the most appropriate sector classification of the issuer of the asset as used in the calculation of fundamental spread (FS) from– 'Sovereigns', 'Financial' or 'Non-Financial'.
MALIR 2 – 2.11	Issuer Country	Country in which the issuer of the asset is domiciled. ISO 3166-1 Alpha-2 codes should be used to identify the issuer country as defined here– https://www.iso.org/iso-3166-countrycodes.html . Where the asset is a consolidation of multiple underlying assets from different countries, please enter 'MIX'.
MALIR 2 – 2.12	Currency	Currency in which cash flows are received using ISO 4217 currency codes– https://www.iso.org/iso-4217-currency-codes.html . Where the currency reported is as a result of pairing the asset with a currency swap please indicate this in MALIR 2 – 2.5 by stating “paired with swap” followed by the ISO 4217 code for the initial currency in which the asset was issued. For the purpose of the asset cash flows, all values should be in GBP and millions.
MALIR 2 – 2.13	FS table used	The FS table used (from the Technical Information for Solvency II undertakings to calculate the probability of default (PD) and cost of downgrade (CoD) for the asset The following options are available– (a) government and central bank; (b) corporate – financial (EUR); (c) corporate – non financial (EUR); (d) corporate – financial (USD); (e) corporate – non financial (USD); (f) corporate – financial (GBP); (g) corporate – non financial (GBP); (h) corporate – financial (other currency); and (i) corporate – non financial (other currency)
MALIR 2 – 2.14	Valuation method Solvency II	method Solvency II Identify the valuation method used when valuing assets or derivatives, as defined in QRT IR.06.02, item C0150 or QRT IR.08.01, item C0250 respectively.

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MALIR 2 – 2.15	Credit Quality Step (CQS)	For assets rated externally by a credit rating agency (CRA) select the CQS as defined and mapped in accordance with Commission Implementing Regulation (EU) 2016/1800. For internally rated assets select the CQS to which the internal credit assessment outcome is allocated. For assets which are not rated select 'No rating available'
MALIR 2 – 2.16	Rating method	Select the rating method used for the asset indicating whether the asset is– (a) rated externally (Externally Rated - CRA) as referred to in regulation 68(4) of the Insurance Companies Regulations; or (b) internally rated (Internally Rated); or (c) has an external CRA rating but an internal rating is used instead (Internal Rating applied as overlay). The latter category should only be used where an undertaking has made an explicit decision to apply an internal rating instead of the available external rating.
MALIR 2 – 2.17	Name of internal Methodology	The name of the internal rating methodology used for assets which are identified as internally rated in MALIR 2 – 2.16. Alternatively enter 'N/A'.
MALIR 2 – 2.18	Internal Rating	The notched internal rating for the asset if produced. Alternatively enter 'N/A'.
MALIR 2 – 2.19	Fitch Rating	Select the notched rating obtained for this asset from Fitch (including public external ratings and private ratings). Alternatively enter 'N/A' if no rating from Fitch was obtained. Private ratings for this purpose do not include credit opinions.
MALIR 2 – 2.20	Moody's Rating	Select the notched rating obtained for this asset from Moody's (including public external ratings and private ratings). Alternatively enter 'N/A' if no rating from Moody's was obtained. Private ratings for this purpose do not include credit opinions.
MALIR 2 – 2.21	S&P Rating	Select the notched rating obtained for this asset from S&P (including public external ratings and private ratings). Alternatively enter 'N/A' if no rating from S&P was obtained.

		Private ratings for this purpose do not include credit opinions.
MALIR 2 – 2.22	Other CRA Rating	Enter the notched rating obtained for this asset from any CRA other than Fitch, Moody's and S&P (including public external ratings and private ratings). Alternatively enter 'N/A' if no rating from another agency was obtained. Private ratings for this purpose do not include credit opinions.
MALIR 2 – 2.23	Notched rating used	The selection should reflect the notched rating used for the asset in the FS calculation. Select between options 'Fitch Rating', 'Moody's Rating', 'S&P Rating', 'Other CRA Rating', 'Internal Rating', or 'N/A - Notched Rating Unavailable'. This field should be marked as 'N/A - Notched Rating Unavailable' if the asset is not currently rated on a notched rating scale.
MALIR 2 – 2.24	Underlying property exposure	For all assets with an underlying exposure to property, regardless of Asset Type classification, the type of exposure should be indicated by choosing either 'Residential' or 'Commercial' as most appropriately reflects the nature of the holding (e.g. a housing building would be considered 'Residential' whether for single or multi-family use). Where there is no underlying property exposure select 'N/A'. If a property is mixed-use select the option which is most reflective of the underlying risk.
MALIR 2 – 2.25	Internally restructured (Y/N)?	Y indicates that the asset has been internally restructured. An asset is internally restructured if the undertaking or group holds all the tranches, and some tranches are outside the MA portfolio.
MALIR 2 – 2.26	SME (Y/N)?	Y indicates this is lending to a small or medium sized enterprise (SME). The UK government definition of SMEs encompasses micro (less than 10 employees and an annual turnover under €2 million), small (less than 50 employees and an annual turnover under €10 million) and medium-sized (less than 250 employees and an annual turnover under €50 million) businesses.

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		Investments in a securitisation/special purpose vehicle (SPV) where the underlying exposures include investment in SMEs should be shown as an SME exposure. SPVs in their own right are unlikely to be SMEs.
MALIR 2 – 2.27	Partial recognition of cashflows (Y/N)?	Y indicates that only part of the asset's cash flows have been recognised in order to be MA-eligible.
MALIR 2 – 2.28	Asset in construction phase (Y/N)?	<p>Y indicates that this is an investment directly or indirectly in an asset that is currently in its construction phase.</p> <p>This should include all assets where the cash flows to be received on the underlying asset exposure are dependent on successful and timely completion of a construction phase</p> <p>If there are safeguards/guarantees in place such that cash flows will be paid even if (for example) construction overruns causing the exposure to construction risk to be limited then this should be indicated (in MALIR 2 – 2.5); however, such assets would still be deemed to be in construction phase.</p>
MALIR 2 – 2.29	Climate target / Green (Y/N/U)?	<p>Y indicates that the asset is considered to be a green asset or one which contributes to a climate target.</p> <p>In order for an asset to be considered 'green' it must substantially support at least one of the following six environmental objectives while not causing significant harm to any of the others–</p> <ul style="list-style-type: none"> (a) climate change mitigation; (b) climate change adaptation; (c) sustainable use and protection of water and marine resources; (d) transition to a circular economy; (e) pollution prevention and control; and / or (f) protection and restoration of biodiversity and ecosystems. <p>N indicates that the asset is not considered to be a green asset or one which contributes to a climate target. Please enter U (unclassified) for all assets for which there is no climate related classification.</p>
MALIR 2 – 2.30	Hedging Asset (Y/N)?	Y indicates that this asset is used as a hedging asset within the MA Portfolio.
MALIR 2 – 2.31	Capacity Enhancing Assets	Select the most relevant sub-category from the drop-down list for all new assets, or additional exposures to existing assets, invested in after 31 December 2023, which directly contribute to Gibraltar economic growth via the financing of increased capacity in both capital and labour stock and tangible and intangible assets in the economy. The category chosen should reflect the majority (>50%) of the investment. For an asset which meets these criteria the option choice should most accurately reflect the nature of

		the investment. If the investment is creating capacity in Gibraltar, but the category of investment is different or is a combination of one or more of the above, please choose the 'Other' option and clarify further in MALIR 2 - 2.5. If the category of the investment is not known, please choose the 'Unknown' option and clarify further in MALIR 2 - 2.5. This field should be marked 'N/A' for all assets which do not meet the above criteria and are not aiding additional capacity creation
MALIR 2 – 2.32	Primary / Secondary Investment	This field should only be completed for assets which are new assets or additional exposures to existing assets in the MA portfolio after 31 December 2023 Indicate whether the asset is a Primary or Secondary investment where– (a) a primary investment would be the purchase of a new bond issue or the origination of a new loan; and (b) a secondary investment would be the purchase of a bond or loan from another investor. Select 'Unknown' if the origination status of the asset is not known.
MALIR 2 – 2.33	Highly Predictable Asset (Y/N)?	Y indicates that this is an asset with a highly predictable cash flow as defined in regulation 69B(3) of the Insurance Companies Regulations.
MALIR 2 – 2.34	Uncertainty Provision (%)	MA Benefit (%) assuming the worst contractual outcome occurs. This should be calculated as– 'FS Addition - Highly Predictable' divided by ('MA Benefit (%)' less 'MA Benefit (%) under worst contractual outcomes' plus 'FS Addition - Highly Predictable'). Where 'MA Benefit (%) under worst contractual outcomes' is defined as the lowest possible MA Benefit.
MALIR 2 – 2.35	Duration (in years)	Duration of cash flows, in years. Asset duration, defined as the 'residual modified duration' (modified duration calculated based on the remaining time for maturity of the security, counted from the reporting reference date). For assets without fixed maturity the first call date must be used. The duration must be calculated based on economic value.
MALIR 2 – 2.36	Term (in years)	Remaining term to expected maturity date of the asset, in years.
MALIR 2 – 2.37	Yield (%)	Asset yield to maturity (YTM). For assets where cash flows are only partially recognised (e.g. callable assets), this should be calculated based on the best estimate cash flows within the matching adjustment portfolio.
MALIR 2 – 2.38	RFR (%)	The annual effective rate calculated as the single discount rate as set out in regulation 69(1)(b) of the Insurance Companies Regulations but applied to the asset in isolation assuming exactly matching liability cashflows. For assets where cash flows are only partially recognised (e.g. callable assets), this should be calculated based on the best estimate cash flows within the matching adjustment portfolio.

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MALIR 2 – 2.39	Credit Spread (%)	This should be the difference between the yield and the risk-free rate (as calculated in MALIR 2 – 2.38).
MALIR 2 – 2.40	Base recovery rate (%)	Assumptions used for the recovery rate assumption in the base balance sheet consistent with regulation 69A(6)(a) of the Insurance Companies Regulations.
MALIR 2 – 2.41	Probability of Default (%)	The Probability of Default (PD) attributed to each asset as calculated and used in the calculation of 'FS (%)' as per MALIR 2 – 2.45 and consistent with regulation 69A(3)(a) of the Insurance Companies Regulations.
MALIR 2 – 2.42	Residual FS Allowance (%)	This is the residual balance used to calculate basic FS (%) as per chapter 5 of SS7/18, after any adjustment for notching and before any FS Additions. This should be calculated as [MAX(PD + CoD, LTAS floor) less PD] using relevant published FS tables adjusted, where necessary, to reflect differences in credit quality by rating notch. This figure should be provided for each asset expressed as a %. PD, LTAS floor and CoD as calculated using the Technical Information for Solvency II Undertakings and used in the calculation of 'FS (%)' as per MALIR 2 – 2.45.
MALIR 2 – 2.43	FS Addition - Highly Predictable (%)	The addition to basic FS applied to account for highly predictable assets.
MALIR 2 – 2.44	FS Addition - Other (%)	The addition to basic FS (applied other than for highly predictable assets).
MALIR 2 – 2.45	FS (%)	The FS attributed to each asset, after any adjustment for notching and post FS Additions. FS (%) should be calculated as the sum of 'PD (%)' (as per MALIR 2 – 2.41) plus 'Residual FS Allowance (%)' (as per MALIR 2 - 2.42) plus 'FS Addition - Highly Predictable (%)' (as per MALIR 2 - 2.43) plus 'FS Addition - Other (%)' (as per MALIR 2 - 2.44).
MALIR 2 – 2.46	MA (%)	For the purposes of the MALIR MA (%) is calculated as a spread (i.e. credit spread - fundamental spread), not as a percentage of market value (or similar) and consistent with regulation 6 of the draft MA regulations. If the MA cannot be calculated in this way for a given asset please provide the MA and describe the calculation as a free form entry in the MALIR 6. This should be reconcilable (at portfolio level) with that reported in QRT IRR.22.03.01.
MALIR 2 – 2.47	MA Benefit (£m)	MA Benefit in pound sterling. For the purposes of the MALIR this should be calculated using one of the following techniques– a) assume the MA portfolio consists solely of the single asset and calculate the level of MA on hypothecated liabilities; or b) replace the single asset with a risk-free asset of equivalent cash flow size/timing, and calculate the marginal loss of MA on the portfolio. For consistency, the level of MA benefit in monetary terms should be proportionally scaled for each asset such that the total amount of MA Benefit across the portfolio is

		consistent with the level of MA Benefit achieved in the calculation of the Technical Provisions. The MA Benefit (£m), at portfolio level, should reconcile with that reported in QRT IR.22.01. The MA Benefit (£m) should be shown in respect of assets that generate that benefit i.e. component A assets. If it is possible to provide a corresponding figure for other assets (i.e. the MA Benefit they would generate if they were in Component A), this should be provided.
MALIR 2 – 2.48	Market Value as at effective date (£m)	Market value in £m sterling. Where an asset is not paired with a derivative the value is as defined in QRT IR.06.02, item C0170. Where an asset is paired with a derivative the amount is the sum of the value of the asset in QRT IR.06.02, item C0170 and the value of the derivative in QRT IR.08.01, item C0240. Where a derivative is not paired with an asset the value is as defined in QRT IR.08.01, item C0240. The value of a reinsurance asset should be shown in a consistent manner with how it would be reported in QRT IR.02.01 C0010/R0270, i.e. net of any Counterparty Default Adjustment (CDA).
MALIR 2 – 2.49	Notional value (£m)	As defined for use in QRT IR.06.02, item C0140 or QRT IR.08.01, item C0130. If the asset is amortising provide the current value. All values should be calculated using £m.
MALIR 2 – 2.50	Cash flow type	The level of fixity of the asset cash flows after any adjustments to those cashflows (e.g. haircuts for assets with inadequate modified spens clauses). Select between options ‘Fixed – with adequate compensation on early repayment’, ‘Fixed – no early repayment option’, ‘Fixed – with inadequate compensation’ or ‘Other’.
MALIR 2 – 2.51	Gross monthly cash flows (£m)	<p>Promised asset cash flows (i.e. before any adjustment for de-risking, but after any adjustments for MA eligibility (as per chapter 2 of SS7/18), on a monthly basis, for all assets held within the MAP. Where an undertaking ordinarily presents cash flows annually they will need to be restated as monthly. Figures should be in £m. Cash flows should be consistent with overall metrics (e.g. yield and spread) for each asset. Nominal cash flows should be shown for inflation-linked assets based on the best estimate assumptions regarding future inflation</p> <p>Cash flows for any inflation-linked derivative exposures should be shown net based on projected future inflation. Where an asset is paired with a derivative (e.g. currency swap), the eventual £m cash flow from the pairing should be reflected. Where cash flows extend beyond 50 years the portion beyond year 50 should be included in the month 600 column, discounted (back to month 600) at the basic risk-free rate. The cash flows attributed to reinsurance, net of any Counterparty Default Adjustment (CDA), should be</p>

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		provided. If only a part of the asset cash flows are MA eligible, only include the eligible portion of the cash flows
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MALIR 3 – Liability cash flows		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 3 – 3.1_C01	Present value at basic RFR £m	<p>The present value of the monthly liability cash flows (gross of reinsurance) used in the calculation of the base MA for all liabilities that are level or have fixed-escalation claim cash flows.</p> <p>Cash flows should be discounted at the basic RFR.</p> <p>Response should be positive in £m.</p> <p>For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked under MALIR 3 – 3.1_C02.</p>
	Level or fixed-escalation claim Cashflows	
MALIR 3 – 3.1_C02	Present value at basic RFR £m	<p>The present value of the monthly liability cash flows (gross of reinsurance) used in the calculation of the base MA for all liabilities that have inflation-linked claim cash flows. Cash flow calculation should use the best estimate assumptions regarding future inflation and be discounted at the basic RFR. Response should be positive in £m. For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked.</p>
	Inflation linked claim Cashflows	
MALIR 3 – 3.1_C04	Present value at basic RFR £m	<p>The present value of the monthly expense cash flows used in the calculation of the base MA for all liabilities. Cash flows should be discounted at the basic RFR. Response should be positive in £m. A description of the items included under this heading should be provided in MALIR 3 – 3.5.</p>
	Other	
MALIR 3 – 3.2_C01	Present value at basic RFR + MA £m	<p>The present value of the monthly liability cash flows (gross of reinsurance) used in the calculation of the base MA for all liabilities that are level or have fixed-escalation claim cash flows.</p> <p>Cash flows should be discounted at the basic RFR + MA.</p> <p>Response should be positive in £m.</p> <p>For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked under MALIR 3 – 3.2_C02</p>
	Level or fixed-escalation claim Cashflows	
MALIR 3 – 3.2_C02	Present value at basic RFR + MA £m	

	Inflation-linked claim Cashflows	<p>The present value of the monthly liability cash flows (gross of reinsurance) used in the calculation of the base MA for all liabilities that have inflation-linked claim cash flows.</p> <p>Cash flow calculation should use the best estimate assumptions regarding future inflation and be discounted at the basic RFR + MA.</p> <p>Response should be positive in £m.</p> <p>For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked</p>
MALIR 3 – 3.2_C03	Present value at basic RFR + MA £m	<p>The present value of the monthly expense cash flows used in the calculation of the base MA for all liabilities.</p>
	Expense Cashflows	<p>Cash flows should be discounted at the basic RFR + MA.</p> <p>Response should be positive in £m.</p> <p>A description of the items included under this heading should be provided in MALIR 3 – 3.5.</p>
MALIR 3 – 3.2_C04	Present value at basic RFR + MA £m	<p>The present value of any other liability related cash flows used in the calculation of the base MA for all liabilities not covered in any of the other options above.</p>
	Other	<p>Cash flows should be discounted at the basic RFR + MA.</p> <p>Response should be positive in £m.</p> <p>A description of the items included under this heading should be provided in MALIR 3 – 3.4.</p>
MALIR 3 – 3.3_C01	Gross liability cashflows by month	<p>The monthly liability cash flows (gross of reinsurance) in £m used in the calculation of the base MA for all liabilities that are level or have fixed-escalation claim cash flows.</p>
	Level or fixedescalation claim Cashflows	<p>For cash flows which extend beyond 50 years the portion beyond year 50 should be discounted back to month 600 at the basic risk-free rate and reflected in the month 600 row.</p> <p>Responses should be positive in £m.</p> <p>For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked under MALIR 3 – 3.3_C02.</p>
MALIR 3 – 3.3_C02	Gross liability cashflows by month	<p>The monthly liability cash flows (gross of reinsurance) in £m used in the calculation of the base MA for all liabilities that have inflation-linked claim cash flows. Cash flow</p>
	Inflationlinked claim Cashflows	

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		<p>calculation should use the best estimate assumptions regarding future inflation.</p> <p>For cash flows which extend beyond 50 years the portion beyond year 50 should be discounted back to month 600 at the basic risk-free rate and reflected in the month 600 row.</p> <p>Responses should be positive in £m.</p> <p>For liabilities with a combination of fixed and inflation-linked characteristics the full set of liability cash flows should be reflected as inflation-linked.</p>
MALIR 3 – 3.3_C03	Gross liability cashflows by month	The monthly expense cash flows in £m used in the calculation of the base MA for all liabilities. For cash flows which extend beyond 50 years the portion beyond year 50 should be discounted back to month 600 at the basic riskfree rate and reflected in the month 600 row. Responses should be positive in £m. A description of the items included under this heading should be provided in MALIR 3 – 35.
	Expense Cashflows	
MALIR 3 – 3.3_C04	Gross liability cashflows by month	Any other liability related cash flows used in the calculation of the base MA for all liabilities not covered in any of the other options above.
	Other	
		<p>For cash flows which extend beyond 50 years the portion beyond year 50 should be discounted back to month 600 at the basic risk-free rate and reflected in the month 600 row.</p> <p>Response should be positive in £m.</p> <p>A description of the items included under this heading should be provided in MALIR 3 – 3.4.</p>
MALIR 3 – 3.4	Description of items included under ‘Other’ liability cashflows	Details on and description of items included in– • MALIR 3.1_C04 • MALIR 3.2_C04 • MALIR 3.3_C04
MALIR 3 – 3.5	Description of items included under ‘Expense cashflows’	Details on and description of items included in– • MALIR 3.1_C03 • MALIR 3.2_C03 • MALIR 3.3_C03

Output data

The Output data consists of the following templates–

- (a) MALIR 4 – Portfolio Output and
- (b) MALIR 5 – Matching Tests

MALIR 4 and 5 are applicable for each MAP held by all undertakings with permission to apply the Matching Adjustment.

MALIR 4 – Portfolio Output		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 4 – 4.1	Total spread (bps)	Total spread for the MAP as per the base balance sheet (in bps). This should be calculated as the internal rate of return (IRR) on the portfolio (in the same manner as QRT IRR.22.03.01 R0010) minus the RFR (in the same manner as QRT IRR.22.03.01 R0020).
MALIR 4 – 4.2	PD allowance (bps) [A]	The probability of default allowance for the MAP as per the base balance sheet (in bps) after any adjustment for notching calculated in the same manner as QRT IRR.22.03.01, R0030, C0010.
MALIR 4 – 4.3	Residual Fundamental Spread Allowance (bps) [B]	The residual balance used to calculate basic FS (%) on a MAP level after any adjustment for notching and before FS Additions calculated in the same manner as QRT IRR.22.03.01, R0040, C0010.
MALIR 4 – 4.4	FS Addition – Highly Predictable (bps) [C]	The addition to the basic FS applied to the MAP to account for highly predictable assets as set out in regulation 69E(2) of the Insurance Companies Regulations.
MALIR 4 – 4.5	FS Addition - Other (bps) [D]	The additions to FS applied to the MAP other than for highly predictable assets as set out in in 8. regulation 69E(2) of the Insurance Companies Regulations.
MALIR 4 – 4.6	Fundamental Spread allowance (bps) [A] + [B] + [C] + [D]	The total Fundamental Spread allowance in bps. Calculated as the sum of MALIR 4 – 4.2; 4.3; 4.4 and 4.5.
MALIR 4 – 4.7	Matching Adjustment (bps)	Total MA for the MAP (in bps) calculated as the total spread (MALIR 4 – 4.1) minus the total FS (MALIR 4 – 4.6) for all assets.
MALIR 4 – 4.8	Matching Adjustment benefit (£m)	Total MA Benefit for the MAP (£m) calculated as the amount equal to the impact on the Best Estimate Liabilities of the scenario in regulation 45(6)(b)(iii) of the Insurance Companies Regulations
MALIR 4 – 4.9	Matching Adjustment (bps) as per QRT IRR.22.03.01, R0060 in C0010	Total MA for the MAP, in bps, as reported in QRT IRR.22.03.01, R0060 in C0010
MALIR 4 – 4.10	Matching Adjustment Benefit (£m) as implied by QRT IR.22.01.01, R0010, C0090	Total MA Benefit for the MAP, in £m, as reported in QRT IR.22.01.01, R0010 in C0090.
MALIR 4 – 4.11	Matching Adjustment Benefit (£m) as implied by the sum of MALIR 2 – 2.47	The total MA Benefit, in £m, as calculated by taking the sum total of MALIR 2 – 2.47
MALIR 4 – 4.12	Explanation of any differences between the MA in bps in MALIR 4 - 4.7 and 4.9	Any differences between the MA (in bps) shown in MALIR 4 – 4.7 and 4.9 should be explained here.

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		Where the MA (in bps) is consistent between MALIR 4 – 4.7 and 4.9 this field should be marked ‘N/A’.
MALIR 4 – 4.13	Explanation of any differences between the MA Benefit in £m in MALIR 4 - 4.8, 4.10 and 4.11	Any differences in the MA Benefit (in £m) shown in MALIR 4 – 4.8, 4.10 or 4.11 should be explained here. Where the MA Benefit (in £m) is consistent between MALIR 4 – 4.8, 4.10 and 4.11 this field should be marked ‘N/A’.
MALIR 4 – 4.14	Qualitative explanation of any difference between market value of assets in the MAP (£m) and Total Solvency II Amount of assets in QRTs IR.06.02	If the value of the assets in the MAP (£m) as per QRT IR.06.02 is inconsistent with the value of the assets (£m) in this MALIR, a quantitative reconciliation should be provided using MALIR 7. Any qualitative comments in respect of this reconciliation can be made here.

MALIR 5 – Matching Tests		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 5 – 5.1	GFSC Matching Test 1	C01– The Result of Test 1– Accumulated Cash Flow Shortfall Test. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.1 C01 exceeds the threshold rate, an explanation should be provided in this field.
MALIR 5 – 5.2	GFSC Matching Test 2– Interest Rate	C01– The Result of Test 2– 99.5th Percentile Value at Risk (VaR) Test for interest rate risk. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.2 C01 exceeds the threshold rate, an explanation should be provided in this field.
MALIR 5 – 5.3	GFSC Matching Test 2– Inflation	C01– The Result of Test 2– 99.5th Percentile Value at Risk (VaR) Test for inflation rate risk. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.3 C01 exceeds the threshold rate, an explanation should be provided in this field.
MALIR 5 – 5.4	GFSC Matching Test 2– FX	C01– The Result of Test 2– 99.5th Percentile Value at Risk (VaR) Test for currency risk. The result should be in % terms, as at the effective date of 31 December each year.

		C02– In the event that the result shown in MALIR 5 – 5.4 C01 exceeds the threshold rate, an explanation should be provided in this field.
MALIR 5 – 5.5	GFSC Matching Test 3	C01– The Result of Test 3– Notional Swap Test. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.5 C01 lies outside of the threshold rate window, an explanation should be provided in this field.
MALIR 5 – 5.6	GFSC Matching Test 4	Only undertakings holding assets with HP cash flows are expected to apply matching test four. C01– The Result of Test 4– MA Loss Test for assets with HP cash flows. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.6 C01 exceeds the threshold rate, an explanation should be provided in this field.
MALIR 5 – 5.7	GFSC Matching Test 5	Only undertakings holding assets with HP cash flows are expected to apply matching test five. C01– The Result of Test 5– Modified Accumulated Cash Flow Shortfall Test. The result should be in % terms, as at the effective date of 31 December each year. C02– In the event that the result shown in MALIR 5 – 5.7 C01 exceeds the threshold rate, an explanation should be provided in this field.

Further information

The Further Information consists of the following templates–

- (a) MALIR 6 – Assets – Further Info and
- (b) MALIR 7 – Reconciliation

Both MALIR 6 and 7 need only be completed where further information is required to support the wider MALIR submission.

MALIR 6 – Assets – Further info

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CELL(S)	ITEM	INSTRUCTIONS
MALIR 6	Assets - Further detail	If there have been any significant changes in approach from previous years (if applicable) or anything that may require additional explanation it should be detailed here.

MALIR 7 – Reconciliation		
CELL(S)	ITEM	INSTRUCTIONS
MALIR 7	IR.06.02 Quantitative Reconciliation	<p>This should only be completed if the Total Solvency II Amount of the assets in the MAP (£m) as per QRT IR.06.02 is inconsistent with the market value of the assets (£m) in this MA Information Return.</p> <p>A quantitative reconciliation starting from the amount of assets in the MAP (£m) as per QRT IR.06.02 and then adding in further items not included in this QRT (such as derivatives and reinsurance) to get to the asset value (£m) as per this MA data request submission should be detailed here if applicable.</p> <p>Further qualitative commentary on any inconsistencies can be provided in MALIR 4 – 4.14.</p>

Appendix

MALIR 2 – 2.2 requires a selection of asset type for each asset in the MAP. The definitions used for asset types in the MALIR differ from those used elsewhere. The definitions to be applied in the selection of asset type are as follows–

Asset Types	Definition
Agricultural Mortgages	Bonds or loans where the exposure or underlying exposure is to Agricultural Mortgage proceeds.
Cash / Liquidity Funds	Cash or cash-equivalents. There is no need to provide cash flows for these assets unless it is assumed for matching purposes that the assets generate cash flows beyond month 1. If such an assumption is made it should be explained in MALIR 2 – 2.5 or MALIR 6.
Corporate Bonds	Bonds where a standard formula undertaking would set the Spread SCR in accordance with Article 176 of the Solvency 2 Technical Standards, and are not captured elsewhere in this categorisation table.
Covered Bonds	Bonds that satisfy the definition in Article 3(1) of Directive (EU) 2019/2162.
Derivatives / Swaps	A derivative or swap held in the MAP. Where a derivative is paired with another asset to create an MA eligible asset, the derivative and underlying asset should be shown together in a single line of the template and categorised as the asset type associated with the underlying asset and not as 'Derivatives'. The

	<p>presence of the derivative should be taken account of in the cash flows and other associated information related to the combined asset and indicated in MALIR 2 - 2.5 by stating 'paired with derivative'. Where there are unrelated additional comments in MALIR 2 - 2.5, the additional comments can be included alongside the note on derivative pairing.</p> <p>Where it is not possible to show paired assets in a single row of the template, then the underlying asset and derivative may be shown separately. The derivative assets should be categorised as 'Derivatives' and a reference made in MALIR 2 - 2.5 to the relevant paired asset. If possible, a consistent identifier should be inserted in to MALIR 2 – 2.5 to identify the asset with which the derivative is paired. Grouped derivative exposures can either be shown combined in a single line of the template at an appropriate level of granularity (e.g. FX swaps by currency) or listed individually. In either case they should be categorised as 'Derivatives'. More detail on how the grouping works can be provided if it would be helpful to do so, in MALIR 2 - 2.5 or MALIR 6. Where derivatives are used for any other purpose in the MAP e.g. to modify the duration of the portfolio, these derivative exposures should be shown in separate lines of the template. They too should be categorised as 'Derivatives' with any additional information around the nature and purpose of the exposure to be given in MALIR 2 – 2.5 or MALIR 6.</p>
Education Lending	Bonds or loans where the exposure or underlying exposure is to loans to a higher or further education institution.
Equity Release Mortgages (ERM)	Bonds or loans where the exposure or underlying exposure is to ERM proceeds. Retirement Interest-Only mortgages should be included as 'Other Assets'.
Financing Lease on Commercial Properties	Financing involving the leasing of a real estate asset, repaid by a lease upon that asset. This includes sale and leaseback loans, income strips and other lease financing on real estate.
Ground Rent	Bonds or loans where the exposure or underlying exposure is to Ground Rent proceeds.
Income Producing Real Estate (IPRE)	A method of providing funding to real estate where the prospects for repayment and recovery on the exposure depend primarily on the cash flows generated by the asset. Such assets are structured into an SPV with loans made directly to the SPV. The SPV structure is used to isolate the collateral from bankruptcy and insolvency risks of the other entities that participate in the transaction.

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Infrastructure Loans	Loans where the exposure is to infrastructure as defined in the Solvency 2 Technical Standards.
Object Finance	A method of funding the acquisition of physical assets (e.g. ships, aircraft, satellites, railcars, and fleets) where the repayment of the exposure is dependent on the cash flows generated by the specific assets that have been financed and pledged or assigned to the lender.
Other Assets	'Other assets' should only be used for assets that do not satisfy any of the other definitions of asset types in this categorisation table. Where this classification has been selected a description of the asset should be provided in MALIR 2 - 2.5.
Other Commercial Real Estate Lending (CREL)	A loan secured on a CRE asset, other than IPRE.
Other Loans	Loans that do not satisfy any of the other definitions of asset types in this categorisation table. Where relevant, this category should be used instead of 'other assets'.
Other Securitisations (e.g. RMBS / CMBS / ABS)	Bonds or loans that meet the definition of a 'securitisation' under Regulation 3 of Regulation (EU) 2017/2402
Other Sovereign, Sub-sovereign, Quasi Government / Supernational	Other Sovereign, sub-sovereign, Quasi Government / Supernational bonds that do not satisfy the definitions of Sovereigns – Gibraltar or United Kingdom, Sovereigns - Other than Gibraltar or United Kingdom, and Quasi Government Exposures / Supra-nationals.
Quasi Government Exposures / Supra-nationals	Bonds or loans issued or fully, unconditionally and irrevocably guaranteed by multilateral development banks and international organisations where a standard formula undertaking would set the Spread SCR in accordance with Article 180(2) of the Solvency 2 Technical Standards.
Reinsurance Assets	Reinsurance (e.g. quota share reinsurance or longevity swaps written as reinsurance) held in the MA portfolio. Please show the value of the reinsurance consistent with how it would be reported on the Solvency II balance sheet.
Secured Financing Transactions	Financing transactions/arrangements secured by collateral that are not captured elsewhere in this categorisation table.
Social Housing	Bonds or loans where the exposure or underlying exposure is to loans to a provider of social housing.
Sovereigns - Other than Gibraltar or UK	Bonds or loans where a standard formula undertaking would set the Spread SCR in accordance with Article 180(3) of the Solvency 2 Technical Standards.
Sovereigns - Gibraltar or UK	Bonds or loans issued or fully, unconditionally and irrevocably guaranteed by the Government of Gibraltar, UK Government or Bank of England where a standard formula undertaking would set the Spread SCR in accordance with Article 180(2)(b) of the

	Solvency 2 Technical Standards. (Note that Articles 180(3a) and (3b) of the Solvency 2 Technical Standards are not included in this definition).
Student Accommodation	Bonds or loans where the exposure, or underlying exposure, is to loans to a provider of student accommodation.
Trade Receivable / Supply Chain Financing	Bonds or loans where the exposure or underlying exposure is to trade receivables and factoring receivables, where an invoice has been issued for goods delivered or services provided by the seller to end customers.