



**COMMISSION IMPLEMENTING REGULATION (EU) 2015/2450****of 2 December 2015****laying down implementing technical standards with regard to the templates for the submission of information to the supervisory authorities according to Directive 2009/138/EC of the European Parliament and of the Council****(Text with EEA relevance)**

## CHAPTER I

**GENERAL PROVISIONS AND SUPERVISORY REPORTING REQUIREMENTS***Article 1***Subject matter**

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

*Article 2***Supervisory reporting formats**

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

- (a) data points with the data type 'monetary' shall be expressed in units with no decimals with the exception of templates S.06.02, S.08.01, S.08.02 and S.11.01, which shall be expressed in units with two decimals;
- (b) data points with the data type 'percentage' shall be expressed as per unit with four decimals;
- (c) data points with the data type 'integer' shall be expressed in units with no decimals.

*Article 3***Currency**

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

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

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

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

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

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

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

*Article 4***Re-submission of data**

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

## CHAPTER II

**QUANTITATIVE REPORTING TEMPLATES FOR INDIVIDUAL UNDERTAKINGS***Article 5***Quantitative templates for the opening information for individual undertakings**

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

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

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- (b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of reporting in general, following the instructions set out in section S.01.02 of Annex II;
- (c) template S.01.03.01 of Annex I, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex II;
- (d) template S.02.01.02 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex II to this Regulation;
- (e) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;
- (f) where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex II;
- (g) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;
- (h) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;
- (i) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;
- (j) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

*Article 6***Quarterly quantitative templates for individual undertakings**

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

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

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- (b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of reporting in general, following the instructions set out in section S.01.02 of Annex II;
- (c) template S.02.01.02 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex II to this Regulation;
- (d) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.05.01 of Annex II to this Regulation;
- (e) template S.06.02.01 of Annex I, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex II and using the Complementary Identification Code ('CIC code') as set out in Annex V and defined in Annex VI;
- (f) where the ratio of collective investments held by the undertaking to total investments is higher than 30 %, template S.06.03.01 of Annex I, providing information on the look-through of all collective investments held by the undertaking, following the instructions set out in section S.06.03 of Annex II;
- (g) template S.08.01.01 of Annex I, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex II and using the CIC code as set out in Annex V and defined in Annex VI;
- (h) template S.08.02.01 of Annex I, providing an item-by-item list of derivatives closed during the reporting period, following the instructions set out in section S.08.02 of Annex II and using the CIC code as set out in Annex V and defined in Annex VI;
- (i) template S.12.01.02 of Annex I, specifying information on the technical provisions relating to life insurance and health insurance pursued on a similar technical basis to that of life insurance ('health SLT') for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;
- (j) template S.17.01.02 of Annex I, specifying information on non-life technical provisions for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;

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- (k) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;
- (l) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;
- (m) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

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

*Article 7***Simplifications allowed on quarterly reporting for individual undertakings**

1. With regard to the information referred to in point (c) of Article 6(1), quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting shall be designed to ensure that the resulting information is reliable and complies with the standards laid down in Directive 2009/138/EC and that all material information that is relevant for the understanding of the data is reported.

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

*Article 8***Annual quantitative templates for individual undertakings — Basic information and content of submission**

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

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

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- (b) template S.01.02.01 of Annex I, specifying basic information on the undertaking and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex II;
- (c) template S.01.03.01 of Annex I, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex II.

*Article 9***Annual quantitative templates for individual undertakings —  
Balance sheet and other general information**

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

- (a) template S.02.01.01 of Annex I, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the undertaking's financial statements, following the instructions set out in section S.02.01 of Annex II to this Regulation;
- (b) template S.02.02.01 of Annex I, specifying information on assets and liabilities by currency, following the instructions set out in section S.02.02 of Annex II;
- (c) template S.03.01.01 of Annex I, specifying general information on off-balance sheet items, following the instructions set out in section S.03.01 of Annex II;
- (d) template S.03.02.01 of Annex I, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section S.03.02 of Annex II;
- (e) template S.03.03.01 of Annex I, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section S.03.03 of Annex II;
- (f) template S.04.01.01 of Annex I, specifying information on activity by country, including EEA and non-EEA, applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.04.01 of Annex II to this Regulation;
- (g) template S.04.02.01 of Annex I, specifying information on class 10 in Part A of Annex I of Directive 2009/138/EC, excluding carrier's liability, following the instructions set out in section S.04.02 of Annex II to this Regulation;

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- (h) template S.05.01.01 of Annex I, specifying information on premiums, claims and expenses applying the valuation and recognition principles used in the undertaking's financial statements for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.05.01 of Annex II to this Regulation;
  
- (i) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country, applying the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section S.05.02 of Annex II.

*Article 10***Annual quantitative templates for individual undertakings —  
Investments information**

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

- (a) where the undertaking is exempted from the annual submission of information in templates S.06.02.01 or S.08.01.01 in accordance with Article 35(7) of Directive 2009/138/EC, template S.06.01.01 of Annex I to this Regulation, providing summary information of assets, following the instructions set out in section S.06.01 of Annex II to this Regulation;
  
- (b) where the undertaking is exempted from reporting the template S.06.02.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.06.02.01 of Annex I to this Regulation, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;
  
- (c) where the undertaking is exempted from reporting the template S.06.03.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC or has not reported it quarterly because the ratio of collective investments held by the undertaking to total investments, as referred to in Article 6(1)(f) of this Regulation, is not higher than 30 %, template S.06.03.01 of Annex I to this Regulation, providing information on the look-through of all collective investments held by the undertakings, following the instructions set out in section S.06.03 of Annex II to this Regulation;



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- (d) where the value of structured products, determined as the sum of assets classified in categories 5 and 6, as defined in Annex V, represents more than 5 % of the total investments as reported in items C0010/R0070 and C0010/R0220 of template S.02.01.01, template S.07.01.01 of Annex I, providing an item-by-item list of structured products, following the instructions set out in section S.07.01 of Annex II;
- (e) where the undertakings are exempted from reporting the template S.08.01.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.08.01.01 of Annex I to this Regulation, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;
- (f) where the undertakings are exempted from reporting the template S.08.02.01 in relation to the last quarter in accordance with Article 35(6) of Directive 2009/138/EC, template S.08.02.01 of Annex I to this Regulation, providing an item-by-item list of derivatives closed during the reporting period, following the instructions set out in section S.08.02 of Annex II to this Regulation and using the CIC code as set out in Annex V and defined in Annex VI to this Regulation;
- (g) template S.09.01.01 of Annex I, specifying information on income, gains and losses in the reporting period by asset category as defined in Annex IV, following the instructions set out in section S.09.01 of Annex II;
- (h) where the value of the underlying securities, on and off balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, represents more than 5 % of the total investments as reported in items C0010/R0070 and C0010/R0220 of template S.02.01.01, template S.10.01.01 of Annex I, providing an item-by-item list of securities lending and repurchase agreements, on and off-balance sheet, following the instructions set out in section S.10.01 of Annex II;
- (i) template S.11.01.01 of Annex I, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section S.11.01 of Annex II.



*Article 11*

**Annual quantitative templates for individual undertakings —  
Technical provisions information**

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

- (a) template S.12.01.01 of Annex I, specifying information on life and health SLT technical provisions by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;
- (b) template S.12.02.01 of Annex I, specifying information on life and health SLT technical provisions by country, following the instructions set out in section S.12.02 of Annex II;
- (c) template S.13.01.01 of Annex I, specifying information on the projection of best estimate future cash flows of the life business, following the instructions set out in section S.13.01 of Annex II;
- (d) template S.14.01.01 of Annex I, specifying information on life obligations analysis, including life insurance and reinsurance contracts and annuities stemming from non-life contracts, by product and by homogeneous risk group issued by the undertaking, following the instructions set out in section S.14.01 of Annex II;
- (e) template S.15.01.01 of Annex I, specifying information on description of the guarantees of variable annuities by product issued by the undertaking under direct insurance business, following the instructions set out in section S.15.01 of Annex II;
- (f) template S.15.02.01 of Annex I, specifying information on the hedging of guarantees of variable annuities by product issued by the undertaking under direct insurance business, following the instructions set out in section S.15.02 of Annex II;
- (g) template S.16.01.01 of Annex I, specifying information on annuities stemming from non-life insurance obligations issued by the undertaking under direct insurance business originating annuities, regarding all lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency, following the instructions set out in section S.16.01 of Annex II to this Regulation; the information by currency shall only be reported

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where the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3 % of the total best estimate for all annuity claims provisions, with the following split:

- (i) amounts for the reporting currency;
  - (ii) amounts for any currency that represents more than 25 % of the best estimate for the annuity claims provisions on a discounted basis in the original currency from that non-life line of business;
  - (iii) amounts for any currency that represents less than 25 % of the best estimate for the annuity claims provisions (discounted basis) in the original currency from that non-life line of business but more than 5 % of total best estimate for all annuity claims provisions;
- (h) template S.17.01.01 of Annex I, specifying information on non-life technical provisions by lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;
- (i) template S.17.02.01 of Annex I, specifying information on non-life technical provisions referred to direct insurance business by country, following the instructions set out in section S.17.02 of Annex II;
- (j) template S.18.01.01 of Annex I, specifying information on the projection of future cash flows based on best estimate of the non-life business, following the instructions set out in section S.18.01 of Annex II;
- (k) template S.19.01.01 of Annex I, specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency, following the instructions set out in section S.19.01 of Annex II to this Regulation; the information by currency shall only be reported where the total gross best estimate for one non-life line of business represents more than 3 % of the total gross best estimate of the claims provision, with the following split:
- (i) amounts for the reporting currency;
  - (ii) amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business;

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- (iii) amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business but more than 5 % of total gross best estimate of the claims provisions in the original currency;
- (l) template S.20.01.01 of Annex I, specifying information on the development of the distribution of the claims incurred at the end of the financial year for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.20.01 of Annex II to this Regulation;
- (m) template S.21.01.01 of Annex I, specifying information on loss distribution risk profile of non-life business for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.21.01 of Annex II to this Regulation;
- (n) template S.21.02.01 of Annex I, specifying information on the non-life underwriting risks, following the instructions set out in section S.21.02 of Annex II;
- (o) template S.21.03.01 of Annex I, specifying information on non-life underwriting risks by sum insured by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions in S.21.03 of Annex II to this Regulation.

*Article 12***Annual quantitative templates for individual undertakings —  
Long-term guarantees information**

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

- (a) template S.22.01.01 of Annex I, specifying information on the impact of the long term guarantees and transitional measures, following the instructions set out in section S.22.01 of Annex II;
- (b) template S.22.04.01 of Annex I, specifying information on the interest rate transitional measure, following the instructions set out in section S.22.04 of Annex II;
- (c) template S.22.05.01 of Annex I, specifying information on the transitional measure on technical provisions, following the instructions set out in section S.22.05 of Annex II;

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

*Article 13***Annual quantitative templates for individual undertakings — Own funds and participations information**

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

- (a) template S.23.01.01 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex II;
- (b) template S.23.02.01 of Annex I, providing detailed information on own funds by tiers, following the instructions set out in section S.23.02 of Annex II;
- (c) template S.23.03.01 of Annex I, specifying information on annual movements on own funds, following the instructions set out in section S.23.03 of Annex II;
- (d) template S.23.04.01 of Annex I, providing a list of items on own funds, following the instructions set out in section S.23.04 of Annex II;
- (e) template S.24.01.01 of Annex I, specifying information on participations held by the undertaking and an overview of the calculation for the deduction from own funds related to participations in financial and credit institutions, following the instructions set out in section S.24.01 of Annex II.

*Article 14***Annual quantitative templates for individual undertakings — Solvency Capital Requirement information**

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

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

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- (b) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;
- (c) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;
- (d) template S.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex II;
- (e) template S.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex II;
- (f) template S.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex II;
- (g) template S.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex II;
- (h) template S.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex II;
- (i) template S.26.06.01 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex II;
- (j) template S.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex II;
- (k) template S.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex II.

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

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

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

*Article 15***Annual quantitative templates for individual undertakings —  
Minimum capital requirement information**

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

- (a) where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.01 of Annex II;
- (b) where insurance undertakings are engaged in both life and non-life insurance activity, template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement, following the instructions set out in section S.28.02 of Annex II.

*Article 16***Annual quantitative templates for individual undertakings —  
Variation analysis information**

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

- (a) template S.29.01.01 of Annex I, specifying information on the variation of the excess of assets over liabilities during the reporting year providing a summary of main sources of this variation, following the instructions set out in section S.29.01 of Annex II;
- (b) template S.29.02.01 of Annex I, specifying information on the part of variation of the excess of assets over liabilities during the reporting year explained by investments and financial liabilities, following the instructions set out in section S.29.02 of Annex II;

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

*Article 17***Annual quantitative templates for individual undertakings —  
Reinsurance and special purpose vehicles information**

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

- (a) template S.30.01.01 of Annex I, specifying information on facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 for which facultative reinsurance is used, following the instructions set out in section S.30.01 of Annex II to this Regulation;
- (b) template S.30.02.01 of Annex I, specifying information on shares of reinsurers of facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, following the instructions set out in section S.30.02 of Annex II to this Regulation;
- (c) template S.30.03.01 of Annex I, specifying information on the outgoing reinsurance program in the next reporting year covering prospective information on reinsurance treaties the period of validity of which includes or overlaps the next reporting year, following the instructions set out in section S.30.03 of Annex II;
- (d) template S.30.04.01 of Annex I, specifying information on the outgoing reinsurance program in the next reporting year covering prospective information on reinsurance treaties the period of validity of which includes or overlaps the next reporting year, following the instructions set out in section S.30.04 of Annex II;
- (e) template S.31.01.01 of Annex I, specifying information on the share of reinsurers, following the instructions set out in section S.31.01 of Annex II;



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

*Article 18***Annual quantitative templates for individual undertakings — ring-fenced funds, material matching adjustment portfolios and remaining part information**

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

- (a) template SR.01.01.01 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex II;
- (b) for each material ring-fenced fund and for the remaining part, template SR.02.01.01 of Annex I, specifying balance sheet information using both the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the undertaking's financial statements, following the instructions set out in section S.02.01 of Annex II to this Regulation;
- (c) template SR.12.01.01 of Annex I, specifying information on life and health SLT technical provisions for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.12.01 of Annex II to this Regulation;
- (d) template SR.17.01.01 of Annex I, specifying information on non-life technical provisions for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.17.01 of Annex II to this Regulation;
- (e) template SR.22.02.01 of Annex I, specifying information on the projection of future cash flows for the best estimate calculation by each material matching adjustment portfolio, following the instructions set out in section S.22.02 of Annex II;
- (f) template SR.22.03.01 of Annex I, specifying information on the matching adjustment portfolios by each material matching adjustment portfolio, following the instructions set out in section S.22.03 of Annex II;

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- (g) where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template SR.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex II;
- (h) where the undertaking uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template SR.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex II;
- (i) where the undertaking uses a full internal model for the calculation of the Solvency Capital Requirement, template SR.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex II;
- (j) template SR.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex II;
- (k) template SR.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex II;
- (l) template SR.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex II;
- (m) template SR.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex II;
- (n) template SR.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex II;
- (o) template SR.26.06.01 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex II;
- (p) template SR.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex II;
- (q) template SR.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex II.

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

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

*Article 19***Annual quantitative templates for individual undertakings — internal model users**

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

*Article 20***Annual quantitative templates for individual undertakings — intra-group-transactions information**

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

- (a) template S.36.01.01 of Annex I, specifying information on significant intra-group-transactions, involving equity-type transactions, debt and asset transfer, following the instructions set out in section S.36.01 of Annex II;
- (b) template S.36.02.01 of Annex I, specifying information on significant intra-group-transactions on derivatives, including the guarantees supporting any derivatives instruments, following the instructions set out in section S.36.02 of Annex II;
- (c) template S.36.03.01 of Annex I, specifying information on significant intra-group-transactions on reinsurance, following the instructions set out in section S.36.03 of Annex II;
- (d) template S.36.04.01 of Annex I, specifying information on significant intra-group-transactions on internal cost sharing, contingent liabilities other than derivatives and off-balance sheet items and other types of intra-group transactions, following the instructions set out in section S.36.04 of Annex II.

*Article 21***Quantitative templates for individual undertakings — intra-group transactions information**

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

## CHAPTER III

**QUANTITATIVE REPORTING TEMPLATES FOR GROUPS***Article 22***Quantitative templates for the opening information for groups**

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

- (a) template S.01.01.06 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;
- (b) template S.01.02.04 of Annex I, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;
- (c) template S.01.03.04 of Annex I, specifying basic information on the ring-fenced funds and the matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex III;
- (d) template S.02.01.02 of Annex I, specifying balance sheet information, following the instructions set out in section S.02.01 of Annex III;
- (e) template S.23.01.04 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex III;

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- (f) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;
- (g) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;
- (h) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;
- (i) template S.32.01.04 of Annex I, specifying information on the insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;
- (j) template S.33.01.04 of Annex I, specifying information on requirements of insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.33.01 of Annex III;
- (k) template S.34.01.04 of Annex I, specifying information on other regulated financial undertakings and other non-regulated financial undertakings including insurance holding companies and mixed financial holding companies, following the instructions set out in section S.34.01 of Annex III.

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

*Article 23***Quarterly quantitative templates for groups**

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

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

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- (b) template S.01.02.04 of Annex I, specifying basic information on the group and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;
- (c) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.02.01.02 of Annex I to this Regulation, specifying balance sheet information using the valuation in accordance with Article 75 of Directive 2009/138/EC, following the instructions set out in section S.02.01 of Annex III to this Regulation;
- (d) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 using the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.01 of Annex III to this Regulation;
- (e) template S.06.02.04 of Annex I, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;
- (f) where the ratio of collective investments held by the group to total investments is higher than 30 %, template S.06.03.04 of Annex I, providing information on the look-through of all collective investments held by the group, following the instructions set out in section S.06.03 of Annex III;
- (g) template S.08.01.04 of Annex I, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;
- (h) template S.08.02.04 of Annex I, providing an item-by-item list of transactions of derivatives during the reporting year, following the instructions set out in section S.08.02 of Annex III and using the CIC code as set out in Annex V and defined in Annex VI;
- (i) template S.23.01.04 of Annex I, specifying information on own funds, following the instructions set out in section S.23.01 of Annex III.

2. For the purposes of point (f) of paragraph 1, where for the calculation of group solvency method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively, the ratio of collective investments held by the group to total investments shall be determined by the sum of items C0010/R0180, collective investment undertakings included in item C0010/R0220 and collective investment undertakings included in item C0010/R0090 of template S.02.01.02, divided by the

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sum of items C0010/R0070 and C0010/R0220 of template S.02.01.02. Where, for the calculation of group solvency, method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC, or method 2 is used exclusively, the ratio shall be calculated in accordance with the first sentence and adjusted in order to capture the required items of all entities included in the scope of template S.06.02.04.

*Article 24***Simplifications allowed on quarterly reporting for groups**

With regard to the information referred to in point (c) of Article 23(1), quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting shall be designed to ensure that the resulting information is reliable and complies with the standards laid down in Directive 2009/138/EC and that all material information that is relevant for the understanding of the data is reported.

*Article 25***Annual quantitative templates for groups — Basic information and content of submission**

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

- (a) template S.01.01.04 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;
- (b) template S.01.02.04 of Annex I, specifying basic information on the undertaking and the content of the reporting in general, following the instructions set out in section S.01.02 of Annex III;
- (c) where, for the calculation of group solvency, the group uses method 1 as defined in Article 230 of Directive 2009/138/EC, either exclusively or in combination with method 2 as defined in Article 233 of that Directive, template S.01.03.04 of Annex I to this Regulation, specifying basic information on the ring-fenced funds and matching adjustment portfolios, following the instructions set out in section S.01.03 of Annex III to this Regulation.

*Article 26***Annual quantitative templates for groups — Balance sheet and other general information**

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

- (a) template S.02.01.01 of Annex I, specifying balance sheet information using both the valuation in accordance with Article 75 of Directive 2009/138/EC and the valuation following the consolidated financial statements, following the instructions set out in section S.02.01 of Annex III;
- (b) template S.02.02.01 of Annex I, specifying information on assets and liabilities by currency, following the instructions set out in section S.02.02 of Annex III;
- (c) template S.03.01.04 of Annex I, specifying general information on off-balance sheet items, following the instructions set out in section S.03.01 of Annex III;
- (d) template S.03.02.04 of Annex I, providing a list of off-balance sheet unlimited guarantees received, following the instructions set out in section S.03.02 of Annex III;
- (e) template S.03.03.04 of Annex I, providing a list of off-balance sheet unlimited guarantees provided, following the instructions set out in section S.03.03 of Annex III;
- (f) template S.05.01.01 of Annex I, specifying information on premiums, claims and expenses for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.01 of Annex III to this Regulation;
- (g) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country applying the valuation and recognition principles used in the consolidated financial statements, following the instructions set out in section S.05.02 of Annex III.

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



**▼B***Article 27***Annual quantitative templates for groups — Investments information**

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

- (a) where the group is exempted from the annual submission of information in templates S.06.02.04 or S.08.01.04 in accordance with the third subparagraph of Article 254(2) of Directive 2009/138/EC, template S.06.01.01 of Annex I to this Regulation, providing summary information of assets, following the instructions set out in section S.06.01 of Annex III to this Regulation;
- (b) where the group is exempted from reporting the template S.06.02.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.06.02.04 of Annex I to this Regulation, providing an item-by-item list of assets, following the instructions set out in section S.06.02 of Annex III to this Regulation;
- (c) where the group is exempted from reporting the template S.06.03.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, or has not reported it quarterly because the ratio of collective investment held by the group to total investments, as referred to in Article 23(1)(f) of this Regulation, is not higher than 30 %, template S.06.03.04 of Annex I to this Regulation, providing information on the look-through of all collective investments held by the undertakings, following the instructions set out in section S.06.03 of Annex III to this Regulation;
- (d) where the ratio of the value of structured products held by the group to total investments is higher than 5 %, template S.07.01.04 of Annex I, providing an item-by-item list of structured products, following the instructions set out in section S.07.01 of Annex III;
- (e) where the group is exempted from reporting the template S.08.01.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.08.01.04 of Annex I to this Regulation, providing an item-by-item list of open positions of derivatives, following the instructions set out in section S.08.01 of Annex III to this Regulation;

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- (f) where the group is exempted from reporting the template S.08.02.04 in relation to the last quarter in accordance with the second subparagraph of Article 254(2) of Directive 2009/138/EC, template S.08.02.04 of Annex I to this Regulation, providing an item-by-item list of transactions of derivatives, following the instructions set out in section S.08.02 of Annex III to this Regulation;
  
- (g) template S.09.01.04 of Annex I, specifying information on income, gains and losses in the reporting period by asset category as defined in Annex IV, following the instructions set out in section S.09.01 of Annex III;
  
- (h) where the ratio of the value of underlying securities, on and off balance sheet, involved in lending or repurchase agreements, for contracts with maturity dates falling after the reporting reference date, to the total investments is higher than 5 %, template S.10.01.04 of Annex I, providing an item-by-item list securities lending and repurchase agreements on and off-balance sheet, following the instructions set out in section S.10.01 of Annex III;
  
- (i) template S.11.01.04 of Annex I, providing an item-by-item list of assets held as collateral, consisting of all types of off-balance sheet asset categories held as collateral, following the instructions set out in section S.11.01 of Annex III.

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

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

**▼B***Article 28***Annual quantitative templates for groups — Variable annuities information**

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

- (a) template S.15.01.04 of Annex I, specifying information on the description of the guarantees of variable annuities by product issued under direct business by undertakings in the scope of the group and established outside the EEA, following the instructions set out in section S.15.01 of Annex III;
- (b) template S.15.02.04 of Annex I, specifying information on the hedging of guarantees of variable annuities by product issued under direct business by undertakings in the scope of the group and established outside the EEA, following the instructions set out in section S.15.02 of Annex III.

*Article 29***Annual quantitative templates for groups — Long term guarantees information**

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

*Article 30***Annual quantitative templates for groups — Own funds information**

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

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

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- (b) template S.23.02.04 of Annex I, providing detailed information on own funds by tiers, following the instructions set out in section S.23.02 of Annex III;
- (c) template S.23.03.04 of Annex I, specifying information on annual movements on own funds, following the instructions set out in section S.23.03 of Annex III;
- (d) template S.23.04.04 of Annex I, providing a list of items on own funds, following the instructions set out in section S.23.04 of Annex III.

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

*Article 31***Annual quantitative templates for groups — Solvency Capital Requirement information**

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

- (a) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;
- (b) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template S.25.02.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;
- (c) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template S.25.03.04 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;
- (d) template S.26.01.04 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex III;

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- (e) template S.26.02.04 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex III;
- (f) template S.26.03.04 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex III;
- (g) template S.26.04.04 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex III;
- (h) template S.26.05.04 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex III;
- (i) template S.26.06.04 of Annex I, specifying information on operational risk, following the instructions set out in section S.26.06 of Annex III;
- (j) template S.26.07.04 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex III;
- (k) template S.27.01.04 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex III.

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

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

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

*Article 32***Annual quantitative templates for groups — Reinsurers and special purpose vehicles information**

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

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

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

*Article 33***Annual quantitative templates for groups — Group specific information**

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

- (a) template S.32.01.04 of Annex I, specifying information on the insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;
- (b) template S.33.01.04 of Annex I, specifying information on requirements of insurance and reinsurance undertakings in the scope of the group, following the instructions set out in section S.33.01 of Annex III;
- (c) template S.34.01.04 of Annex I, specifying information on financial undertakings other than insurance and reinsurance undertakings, and on non-regulated undertakings carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35, following the instructions set out in section S.34.01 of Annex III;
- (d) template S.35.01.04 of Annex I, specifying information on technical provisions of undertakings of the group, following the instructions set out in section S.35.01 of Annex III;
- (e) template S.36.01.01 of Annex I, specifying information on significant intra-group-transactions involving equity-type transactions, debt and asset transfer, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.01 of Annex III to this Regulation;
- (f) template S.36.02.01 of Annex I, specifying information on significant intra-group-transactions on derivatives, including the guarantees supporting any derivatives instruments, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.02 of Annex III to this Regulation;

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- (g) template S.36.03.01 of Annex I, specifying information on significant intra-group-transactions on reinsurance, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.03 of Annex III to this Regulation;
  
- (h) template S.36.04.01 of Annex I, specifying information on significant intra-group-transactions on internal cost sharing, contingent liabilities (other than derivatives) and off-balance sheet items and other types of intra-group transactions, above the threshold determined by the group supervisor in accordance with Article 245(3) of Directive 2009/138/EC, following the instructions set out in section S.36.04 of Annex III to this Regulation;
  
- (i) template S.37.01.04 of Annex I, specifying information on significant risk concentrations, above the threshold determined by the group supervisor in accordance with Article 244(3) of Directive 2009/138/EC, following the instructions set out in section S.37.01 of Annex III to this Regulation.

*Article 34***Annual quantitative templates for groups — ring-fenced funds, material matching adjustment portfolios and remaining part information**

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

- (a) template SR.01.01.04 of Annex I, specifying the content of the submission, following the instructions set out in section S.01.01 of Annex III;
  
- (b) where the group uses the standard formula for the calculation of the Solvency Capital Requirement, template SR.25.01.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.01 of Annex III;

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- (c) where the group uses the standard formula and a partial internal model for the calculation of the Solvency Capital Requirement, template SR.25.02.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.02 of Annex III;
- (d) where the group uses a full internal model for the calculation of the Solvency Capital Requirement, template SR.25.03.01 of Annex I, specifying the Solvency Capital Requirement, following the instructions set out in section S.25.03 of Annex III;
- (e) template SR.26.01.01 of Annex I, specifying information on market risk, following the instructions set out in section S.26.01 of Annex III;
- (f) template SR.26.02.01 of Annex I, specifying information on counterparty default risk, following the instructions set out in section S.26.02 of Annex III;
- (g) template SR.26.03.01 of Annex I, specifying information on life underwriting risk, following the instructions set out in section S.26.03 of Annex III;
- (h) template SR.26.04.01 of Annex I, specifying information on health underwriting risk, following the instructions set out in section S.26.04 of Annex III;
- (i) template SR.26.05.01 of Annex I, specifying information on non-life underwriting risk, following the instructions set out in section S.26.05 of Annex III;
- (j) template SR.26.06.01 of Annex I, specifying information on operational risk following, the instructions set out in section S.26.06 of Annex III;
- (k) template SR.26.07.01 of Annex I, specifying information on the simplifications used in the calculation of the Solvency Capital Requirement, following the instructions set out in section S.26.07 of Annex III;
- (l) template SR.27.01.01 of Annex I, specifying information on non-life catastrophe risk, following the instructions set out in section S.27.01 of Annex III.

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

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



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

*Article 35***Annual quantitative templates for groups — internal model users**

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

*Article 36***Quantitative templates for groups — intra-group transactions and risk concentrations**

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

- (a) significant and very significant intra-group transactions referred to in the first and second subparagraphs of Article 245(2) of Directive 2009/138/EC and intra-group transactions to be reported in all circumstances referred to in Article 245(3) of that Directive using, as appropriate, templates S.36.01.01, S.36.02.01, S.36.03.01 and S.36.04.01 of Annex I to this Regulation, following the instructions set out in section S.36.01 to S.36.04 of Annex III to this Regulation;
- (b) significant risk concentrations referred to in Article 244(2) of Directive 2009/138/EC and risk concentrations to be reported in all circumstances referred to in Article 244(3) of that Directive using template S.37.01.04 of Annex I to this Regulation, following the instructions set out in section S.37.01 of Annex III to this Regulation.

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CHAPTER IV

**FINAL PROVISION**

*Article 37*

**Entry into force**

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

This Regulation shall apply from 1 January 2016.

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

**▼B***ANNEX I***S.01.01.01****Content of the submission**

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

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| <b>Template Code</b> | <b>Template name</b>  |              | <b>C0010</b> |
|----------------------|---|--------------|--------------|
| S.15.02.01           | Hedging of guarantees of variable annuities   | <b>R0270</b> |              |
| S.16.01.01           | Information on annuities stemming from Non-Life Insurance obligations                                 | <b>R0280</b> |              |
| S.17.01.01           | Non-Life Technical Provisions   | <b>R0290</b> |              |
| S.17.02.01           | Non-Life Technical Provisions — By country  | <b>R0300</b> |              |
| S.18.01.01           | Projection of future cash flows (Best Estimate — Non Life)  | <b>R0310</b> |              |
| S.19.01.01           | Non-life insurance claims   | <b>R0320</b> |              |
| S.20.01.01           | Development of the distribution of the claims incurred  | <b>R0330</b> |              |
| S.21.01.01           | Loss distribution risk profile  | <b>R0340</b> |              |
| S.21.02.01           | Underwriting risks non-life   | <b>R0350</b> |              |
| S.21.03.01           | Non-life distribution of underwriting risks — by sum insured  | <b>R0360</b> |              |
| S.22.01.01           | Impact of long term guarantees measures and transitionals   | <b>R0370</b> |              |
| S.22.04.01           | Information on the transitional on interest rates calculation   | <b>R0380</b> |              |
| S.22.05.01           | Overall calculation of the transitional on technical provisions                                       | <b>R0390</b> |              |
| S.22.06.01           | Best estimate subject to volatility adjustment by country and currency                                | <b>R0400</b> |              |
| S.23.01.01           | Own funds   | <b>R0410</b> |              |
| S.23.02.01           | Detailed information by tiers on own funds  | <b>R0420</b> |              |
| S.23.03.01           | Annual movements on own funds   | <b>R0430</b> |              |
| S.23.04.01           | List of items on own funds  | <b>R0440</b> |              |
| S.24.01.01           | Participations held   | <b>R0450</b> |              |
| S.25.01.01           | Solvency Capital Requirement — for undertakings on Standard Formula                                   | <b>R0460</b> |              |
| S.25.02.01           | Solvency Capital Requirement — for undertakings using the standard formula and partial internal model | <b>R0470</b> |              |
| S.25.03.01           | Solvency Capital Requirement — for undertakings on Full Internal Models                               | <b>R0480</b> |              |
| S.26.01.01           | Solvency Capital Requirement — Market risk  | <b>R0500</b> |              |
| S.26.02.01           | Solvency Capital Requirement — Counterparty default risk  | <b>R0510</b> |              |
| S.26.03.01           | Solvency Capital Requirement — Life underwriting risk   | <b>R0520</b> |              |
| S.26.04.01           | Solvency Capital Requirement — Health underwriting risk   | <b>R0530</b> |              |

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| <b>Template Code</b> | <b>Template name</b>   |              | <b>C0010</b> |
|----------------------|--|--------------|--------------|
| S.26.05.01           | Solvency Capital Requirement — Non-Life underwriting risk                                  | <b>R0540</b> |              |
| S.26.06.01           | Solvency Capital Requirement — Operational risk  | <b>R0550</b> |              |
| S.26.07.01           | Solvency Capital Requirement — Simplifications   | <b>R0560</b> |              |
| S.27.01.01           | Solvency Capital Requirement — Non-Life and Health catastrophe risk                        | <b>R0570</b> |              |
| S.28.01.01           | Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity | <b>R0580</b> |              |
| S.28.02.01           | Minimum Capital Requirement — Both life and non-life insurance activity                    | <b>R0590</b> |              |
| S.29.01.01           | Excess of Assets over Liabilities  | <b>R0600</b> |              |
| S.29.02.01           | Excess of Assets over Liabilities — explained by investments and financial liabilities     | <b>R0610</b> |              |
| S.29.03.01           | Excess of Assets over Liabilities — explained by technical provisions                      | <b>R0620</b> |              |
| S.29.04.01           | Detailed analysis per period — Technical flows versus Technical provisions                 | <b>R0630</b> |              |
| S.30.01.01           | Facultative covers for non-life and life business basic data                               | <b>R0640</b> |              |
| S.30.02.01           | Facultative covers for non-life and life business shares data                              | <b>R0650</b> |              |
| S.30.03.01           | Outgoing Reinsurance Program basic data  | <b>R0660</b> |              |
| S.30.04.01           | Outgoing Reinsurance Program shares data   | <b>R0670</b> |              |
| S.31.01.01           | Share of reinsurers (including Finite Reinsurance and SPV's)                               | <b>R0680</b> |              |
| S.31.02.01           | Special Purpose Vehicles   | <b>R0690</b> |              |
| S.36.01.01           | IGT — Equity-type transactions, debt and asset transfer                                    | <b>R0740</b> |              |
| S.36.02.01           | IGT — Derivatives  | <b>R0750</b> |              |
| S.36.03.01           | IGT — Internal reinsurance   | <b>R0760</b> |              |
| S.36.04.01           | IGT — Cost Sharing, contingent liabilities, off BS and other items                         | <b>R0770</b> |              |

**▼ B****S.01.01.02****Content of the submission**

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

**S.01.01.03****Content of the submission**

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

**▼ B****S.01.01.04****Content of the submission**

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

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| <b>Template Code</b> | <b>Template name</b>   |              | <b>C0010</b> |
|----------------------|--|--------------|--------------|
| S.26.02.04           | Solvency Capital Requirement — Counterparty default risk   | <b>R0510</b> |              |
| S.26.03.04           | Solvency Capital Requirement — Life underwriting risk  | <b>R0520</b> |              |
| S.26.04.04           | Solvency Capital Requirement — Health underwriting risk  | <b>R0530</b> |              |
| S.26.05.04           | Solvency Capital Requirement — Non-Life underwriting risk  | <b>R0540</b> |              |
| S.26.06.04           | Solvency Capital Requirement — Operational risk  | <b>R0550</b> |              |
| S.26.07.04           | Solvency Capital Requirement — Simplifications   | <b>R0560</b> |              |
| S.27.01.04           | Solvency Capital Requirement — Non-Life and Health catastrophe risk  | <b>R0570</b> |              |
| S.31.01.04           | Share of reinsurers (including Finite Reinsurance and SPV's)   | <b>R0680</b> |              |
| S.31.02.04           | Special Purpose Vehicles   | <b>R0690</b> |              |
| S.32.01.04           | Undertakings in the scope of the group   | <b>R0700</b> |              |
| S.33.01.04           | Insurance and Reinsurance individual requirements  | <b>R0710</b> |              |
| S.34.01.04           | Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements | <b>R0720</b> |              |
| S.35.01.04           | Contribution to group Technical Provisions   | <b>R0730</b> |              |
| S.36.01.01           | IGT — Equity-type transactions, debt and asset transfer  | <b>R0740</b> |              |
| S.36.02.01           | IGT — Derivatives  | <b>R0750</b> |              |
| S.36.03.01           | IGT — Internal reinsurance   | <b>R0760</b> |              |
| S.36.04.01           | IGT — Cost Sharing, contingent liabilities, off BS and other items   | <b>R0770</b> |              |
| S.37.01.04           | Risk concentration   | <b>R0780</b> |              |



**▼B****S.01.01.05****Content of the submission**

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

**S.01.01.06****Content of the submission**

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

**▼ B****SR.01.01.01****Content of the submission**

|                      |   |              |              |
|----------------------|---|--------------|--------------|
|                      | Ring-fenced fund/matching portfolio/remaining part  | <b>Z0010</b> |              |
|                      | Fund/Portfolio number   | <b>Z0020</b> |              |
| <b>Template Code</b> | <b>Template name</b>  |              | <b>C0010</b> |
| SR.02.01.01          | Balance sheet   | <b>R0790</b> |              |
| SR.12.01.01          | Life and Health SLT Technical Provisions  | <b>R0800</b> |              |
| SR.17.01.01          | Non-Life Technical Provisions   | <b>R0810</b> |              |
| SR.22.02.01          | Projection of future cash flows (Best Estimate — Matching portfolios)                                 | <b>R0820</b> |              |
| SR.22.03.01          | Information on the matching adjustment calculation  | <b>R0830</b> |              |
| SR.25.01.01          | Solvency Capital Requirement — for undertakings on Standard Formula                                   | <b>R0840</b> |              |
| SR.25.02.01          | Solvency Capital Requirement — for undertakings using the standard formula and partial internal model | <b>R0850</b> |              |
| SR.25.03.01          | Solvency Capital Requirement — for undertakings on Full Internal Models                               | <b>R0860</b> |              |
| SR.26.01.01          | Solvency Capital Requirement — Market risk  | <b>R0870</b> |              |
| SR.26.02.01          | Solvency Capital Requirement — Counterparty default risk  | <b>R0880</b> |              |
| SR.26.03.01          | Solvency Capital Requirement — Life underwriting risk   | <b>R0890</b> |              |
| SR.26.04.01          | Solvency Capital Requirement — Health underwriting risk   | <b>R0900</b> |              |
| SR.26.05.01          | Solvency Capital Requirement — Non-Life underwriting risk   | <b>R0910</b> |              |
| SR.26.06.01          | Solvency Capital Requirement — Operational risk   | <b>R0920</b> |              |
| SR.26.07.01          | Solvency Capital Requirement — Simplifications  | <b>R0930</b> |              |
| SR.27.01.01          | Solvency Capital Requirement — Non-Life and Health catastrophe risk                                   | <b>R0940</b> |              |

**▼ B****SR.01.01.04****Content of the submission**

|                      |   |              |              |
|----------------------|---|--------------|--------------|
|                      | Ring-fenced fund/matching portfolio/remaining part  | <b>Z0010</b> |              |
|                      | Fund/Portfolio number   | <b>Z0020</b> |              |
| <b>Template Code</b> | <b>Template name</b>  |              | <b>C0010</b> |
| SR.02.01.04          | Balance sheet   | <b>R0790</b> |              |
| SR.25.01.01          | ► <b>M1</b> Solvency Capital Requirement — for groups on Standard Formula ◀                                   | <b>R0840</b> |              |
| SR.25.02.01          | ► <b>M1</b> Solvency Capital Requirement — for groups using the standard formula and partial internal model ◀ | <b>R0850</b> |              |
| SR.25.03.01          | ► <b>M1</b> Solvency Capital Requirement — for groups on Full Internal Models ◀                               | <b>R0860</b> |              |
| SR.26.01.01          | Solvency Capital Requirement — Market risk  | <b>R0870</b> |              |
| SR.26.02.01          | Solvency Capital Requirement — Counterparty default risk  | <b>R0880</b> |              |
| SR.26.03.01          | Solvency Capital Requirement — Life underwriting risk   | <b>R0890</b> |              |
| SR.26.04.01          | Solvency Capital Requirement — Health underwriting risk   | <b>R0900</b> |              |
| SR.26.05.01          | Solvency Capital Requirement — Non-Life underwriting risk   | <b>R0910</b> |              |
| SR.26.06.01          | Solvency Capital Requirement — Operational risk   | <b>R0920</b> |              |
| SR.26.07.01          | Solvency Capital Requirement — Simplifications  | <b>R0930</b> |              |
| SR.27.01.01          | Solvency Capital Requirement — Non-Life and Health catastrophe risk   | <b>R0940</b> |              |

**▼B****S.01.02.01****Basic Information — General**

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

**▼ B****S.01.02.04****Basic Information — General**

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

▼B

S.01.03.01

Basic Information — RFF and matching adjustment portfolios

List of all RFF/MAP (overlaps allowed)

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

List of RFF/MAP with sub RFF/MAP

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

▼ **B**

S.01.03.04

**Basic Information — RFF and matching adjustment portfolios**

**List of all RFF/MAP (overlaps allowed)**

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

**List of RFF/MAP with sub RFF/MAP**

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

**▼ B****S.02.01.01****Balance sheet**

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



**▼ B**

|  | Solvency II value | Statutory accounts value |
|--|-------------------|--------------------------|
| Non-life and health similar to non-life  | <b>R0280</b>      |                          |
| Non-life excluding health  | <b>R0290</b>      |                          |
| Health similar to non-life   | <b>R0300</b>      |                          |
| Life and health similar to life, excluding health and index-linked and unit-linked     | <b>R0310</b>      |                          |
| Health similar to life   | <b>R0320</b>      |                          |
| Life excluding health and index-linked and unit-linked                                 | <b>R0330</b>      |                          |
| Life index-linked and unit-linked  | <b>R0340</b>      |                          |
| Deposits to cedants  | <b>R0350</b>      |                          |
| Insurance and intermediaries receivables   | <b>R0360</b>      |                          |
| Reinsurance receivables  | <b>R0370</b>      |                          |
| Receivables (trade, not insurance)   | <b>R0380</b>      |                          |
| Own shares (held directly)   | <b>R0390</b>      |                          |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | <b>R0400</b>      |                          |
| Cash and cash equivalents  | <b>R0410</b>      |                          |
| Any other assets, not elsewhere shown  | <b>R0420</b>      |                          |
| <b>Total assets</b>  | <b>R0500</b>      |                          |
| <b>Liabilities</b>   | <b>C0010</b>      | <b>C0020</b>             |
| Technical provisions — non-life  | <b>R0510</b>      |                          |
| Technical provisions — non-life (excluding health)                                     | <b>R0520</b>      |                          |
| Technical provisions calculated as a whole   | <b>R0530</b>      |                          |
| Best Estimate  | <b>R0540</b>      |                          |
| Risk margin  | <b>R0550</b>      |                          |
| Technical provisions — health (similar to non-life)                                    | <b>R0560</b>      |                          |

**▼ B**

|   | Solvency II value | Statutory accounts value |
|---|-------------------|--------------------------|
| Technical provisions calculated as a whole                                      | <b>R0570</b>      |                          |
| Best Estimate   | <b>R0580</b>      |                          |
| Risk margin   | <b>R0590</b>      |                          |
| Technical provisions — life (excluding index-linked and unit-linked)            | <b>R0600</b>      |                          |
| Technical provisions — health (similar to life)                                 | <b>R0610</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0620</b>      |                          |
| Best Estimate   | <b>R0630</b>      |                          |
| Risk margin   | <b>R0640</b>      |                          |
| Technical provisions — life (excluding health and index-linked and unit-linked) | <b>R0650</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0660</b>      |                          |
| Best Estimate   | <b>R0670</b>      |                          |
| Risk margin   | <b>R0680</b>      |                          |
| Technical provisions — index-linked and unit-linked                             | <b>R0690</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0700</b>      |                          |
| Best Estimate   | <b>R0710</b>      |                          |
| Risk margin   | <b>R0720</b>      |                          |
| Other technical provisions  | <b>R0730</b>      |                          |
| Contingent liabilities  | <b>R0740</b>      |                          |
| Provisions other than technical provisions                                      | <b>R0750</b>      |                          |
| Pension benefit obligations   | <b>R0760</b>      |                          |
| Deposits from reinsurers  | <b>R0770</b>      |                          |
| Deferred tax liabilities  | <b>R0780</b>      |                          |
| Derivatives   | <b>R0790</b>      |                          |
| Debts owed to credit institutions   | <b>R0800</b>      |                          |
| Financial liabilities other than debts owed to credit institutions              | <b>R0810</b>      |                          |
| Insurance & intermediaries payables   | <b>R0820</b>      |                          |

**▼ B**

|   | <b>Solvency II<br/>value</b> | <b>Statutory<br/>accounts value</b> |
|---|------------------------------|-------------------------------------|
| Reinsurance payables                            | <b>R0830</b>                 |                                     |
| Payables (trade, not insurance)                 | <b>R0840</b>                 |                                     |
| Subordinated liabilities                        | <b>R0850</b>                 |                                     |
| Subordinated liabilities not in Basic Own Funds | <b>R0860</b>                 |                                     |
| Subordinated liabilities in Basic Own Funds     | <b>R0870</b>                 |                                     |
| Any other liabilities, not elsewhere shown      | <b>R0880</b>                 |                                     |
| <b>Total liabilities</b>                        | <b>R0900</b>                 |                                     |
| <b>Excess of assets over liabilities</b>        | <b>R1000</b>                 |                                     |

**▼ B****S.02.01.02****Balance sheet**

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

**▼ B**

|  | Solvency II<br>value |
|--|----------------------|
| Reinsurance recoverables from:   | <b>R0270</b>         |
| Non-life and health similar to non-life  | <b>R0280</b>         |
| Non-life excluding health  | <b>R0290</b>         |
| Health similar to non-life   | <b>R0300</b>         |
| Life and health similar to life, excluding health and index-linked and unit-linked     | <b>R0310</b>         |
| Health similar to life   | <b>R0320</b>         |
| Life excluding health and index-linked and unit-linked                                 | <b>R0330</b>         |
| Life index-linked and unit-linked  | <b>R0340</b>         |
| Deposits to cedants  | <b>R0350</b>         |
| Insurance and intermediaries receivables   | <b>R0360</b>         |
| Reinsurance receivables  | <b>R0370</b>         |
| Receivables (trade, not insurance)   | <b>R0380</b>         |
| Own shares (held directly)   | <b>R0390</b>         |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | <b>R0400</b>         |
| Cash and cash equivalents  | <b>R0410</b>         |
| Any other assets, not elsewhere shown  | <b>R0420</b>         |
| <b>Total assets</b>  | <b>R0500</b>         |
| <b>Liabilities</b>   | <b>C0010</b>         |
| Technical provisions — non-life  | <b>R0510</b>         |
| Technical provisions — non-life (excluding health)                                     | <b>R0520</b>         |
| Technical provisions calculated as a whole   | <b>R0530</b>         |
| Best Estimate  | <b>R0540</b>         |
| Risk margin  | <b>R0550</b>         |

**▼B**

|   |              | Solvency II<br>value |
|---|--------------|----------------------|
| Technical provisions — health (similar to non-life)                             | <b>R0560</b> |                      |
| Technical provisions calculated as a whole                                      | <b>R0570</b> |                      |
| Best Estimate   | <b>R0580</b> |                      |
| Risk margin   | <b>R0590</b> |                      |
| Technical provisions — life (excluding index-linked and unit-linked)            | <b>R0600</b> |                      |
| Technical provisions — health (similar to life)                                 | <b>R0610</b> |                      |
| Technical provisions calculated as a whole                                      | <b>R0620</b> |                      |
| Best Estimate   | <b>R0630</b> |                      |
| Risk margin   | <b>R0640</b> |                      |
| Technical provisions — life (excluding health and index-linked and unit-linked) | <b>R0650</b> |                      |
| Technical provisions calculated as a whole                                      | <b>R0660</b> |                      |
| Best Estimate   | <b>R0670</b> |                      |
| Risk margin   | <b>R0680</b> |                      |
| Technical provisions — index-linked and unit-linked                             | <b>R0690</b> |                      |
| Technical provisions calculated as a whole                                      | <b>R0700</b> |                      |
| Best Estimate   | <b>R0710</b> |                      |
| Risk margin   | <b>R0720</b> |                      |
| Other technical provisions  | <b>R0730</b> | X                    |
| Contingent liabilities  | <b>R0740</b> |                      |
| Provisions other than technical provisions                                      | <b>R0750</b> |                      |
| Pension benefit obligations   | <b>R0760</b> |                      |
| Deposits from reinsurers  | <b>R0770</b> |                      |
| Deferred tax liabilities  | <b>R0780</b> |                      |
| Derivatives   | <b>R0790</b> |                      |
| Debts owed to credit institutions   | <b>R0800</b> |                      |
| Financial liabilities other than debts owed to credit institutions              | <b>R0810</b> |                      |

**▼ B**

|   |              | Solvency II<br>value |
|---|--------------|----------------------|
| Insurance & intermediaries payables             | <b>R0820</b> |                      |
| Reinsurance payables                            | <b>R0830</b> |                      |
| Payables (trade, not insurance)                 | <b>R0840</b> |                      |
| Subordinated liabilities                        | <b>R0850</b> |                      |
| Subordinated liabilities not in Basic Own Funds | <b>R0860</b> |                      |
| Subordinated liabilities in Basic Own Funds     | <b>R0870</b> |                      |
| Any other liabilities, not elsewhere shown      | <b>R0880</b> |                      |
| <b>Total liabilities</b>                        | <b>R0900</b> |                      |
| <b>Excess of assets over liabilities</b>        | <b>R1000</b> |                      |

**▼ B****SR.02.01.01****Balance sheet**

|   | Ring-fenced fund or remaining part | Z0020                    |                                 |
|---|------------------------------------|--------------------------|---------------------------------|
|   | Fund number                        | Z0030                    |                                 |
|   |                                    | <b>Solvency II value</b> | <b>Statutory accounts value</b> |
| <b>Assets</b>   |                                    | <b>C0010</b>             | <b>C0020</b>                    |
| Goodwill  | <b>R0010</b>                       |                          |                                 |
| Deferred acquisition costs  | <b>R0020</b>                       |                          |                                 |
| Intangible assets   | <b>R0030</b>                       |                          |                                 |
| Deferred tax assets   | <b>R0040</b>                       |                          |                                 |
| Pension benefit surplus   | <b>R0050</b>                       |                          |                                 |
| Property, plant & equipment held for own use                                    | <b>R0060</b>                       |                          |                                 |
| Investments (other than assets held for index-linked and unit-linked contracts) | <b>R0070</b>                       |                          |                                 |
| Property (other than for own use)   | <b>R0080</b>                       |                          |                                 |
| Holdings in related undertakings, including participations                      | <b>R0090</b>                       |                          |                                 |
| Equities  | <b>R0100</b>                       |                          |                                 |
| Equities — listed   | <b>R0110</b>                       |                          |                                 |
| Equities — unlisted   | <b>R0120</b>                       |                          |                                 |
| Bonds   | <b>R0130</b>                       |                          |                                 |
| Government Bonds  | <b>R0140</b>                       |                          |                                 |
| Corporate Bonds   | <b>R0150</b>                       |                          |                                 |
| Structured notes  | <b>R0160</b>                       |                          |                                 |
| Collateralised securities   | <b>R0170</b>                       |                          |                                 |
| Collective Investments Undertakings   | <b>R0180</b>                       |                          |                                 |
| Derivatives   | <b>R0190</b>                       |                          |                                 |
| Deposits other than cash equivalents  | <b>R0200</b>                       |                          |                                 |
| Other investments   | <b>R0210</b>                       |                          |                                 |
| Assets held for index-linked and unit-linked contracts                          | <b>R0220</b>                       |                          |                                 |



**▼ B**

|  | Solvency II<br>value | Statutory<br>accounts value |
|--|----------------------|-----------------------------|
| Loans and mortgages  | <b>R0230</b>         |                             |
| Loans on policies  | <b>R0240</b>         |                             |
| Loans and mortgages to individuals   | <b>R0250</b>         |                             |
| Other loans and mortgages  | <b>R0260</b>         |                             |
| Reinsurance recoverables from:   | <b>R0270</b>         |                             |
| Non-life and health similar to non-life  | <b>R0280</b>         |                             |
| Non-life excluding health  | <b>R0290</b>         |                             |
| Health similar to non-life   | <b>R0300</b>         |                             |
| Life and health similar to life, excluding health and index-linked and unit-linked     | <b>R0310</b>         |                             |
| Health similar to life   | <b>R0320</b>         |                             |
| Life excluding health and index-linked and unit-linked                                 | <b>R0330</b>         |                             |
| Life index-linked and unit-linked  | <b>R0340</b>         |                             |
| Deposits to cedants  | <b>R0350</b>         |                             |
| Insurance and intermediaries receivables   | <b>R0360</b>         |                             |
| Reinsurance receivables  | <b>R0370</b>         |                             |
| Receivables (trade, not insurance)   | <b>R0380</b>         |                             |
| Own shares (held directly)   | <b>R0390</b>         |                             |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | <b>R0400</b>         |                             |
| Cash and cash equivalents  | <b>R0410</b>         |                             |
| Any other assets, not elsewhere shown  | <b>R0420</b>         |                             |
| <b>Total assets</b>  | <b>R0500</b>         |                             |
| <b>Liabilities</b>   | <b>C0010</b>         | <b>C0020</b>                |
| Technical provisions — non-life  | <b>R0510</b>         |                             |
| Technical provisions — non-life (excluding health)                                     | <b>R0520</b>         |                             |

**▼ B**

|   | Solvency II value | Statutory accounts value |
|---|-------------------|--------------------------|
| Technical provisions calculated as a whole                                      | <b>R0530</b>      |                          |
| Best Estimate   | <b>R0540</b>      |                          |
| Risk margin   | <b>R0550</b>      |                          |
| Technical provisions — health (similar to non-life)                             | <b>R0560</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0570</b>      |                          |
| Best Estimate   | <b>R0580</b>      |                          |
| Risk margin   | <b>R0590</b>      |                          |
| Technical provisions — life (excluding index-linked and unit-linked)            | <b>R0600</b>      |                          |
| Technical provisions — health (similar to life)                                 | <b>R0610</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0620</b>      |                          |
| Best Estimate   | <b>R0630</b>      |                          |
| Risk margin   | <b>R0640</b>      |                          |
| Technical provisions — life (excluding health and index-linked and unit-linked) | <b>R0650</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0660</b>      |                          |
| Best Estimate   | <b>R0670</b>      |                          |
| Risk margin   | <b>R0680</b>      |                          |
| Technical provisions — index-linked and unit-linked                             | <b>R0690</b>      |                          |
| Technical provisions calculated as a whole                                      | <b>R0700</b>      |                          |
| Best Estimate   | <b>R0710</b>      |                          |
| Risk margin   | <b>R0720</b>      |                          |
| Other technical provisions  |                   |                          |
| Contingent liabilities  | <b>R0740</b>      |                          |
| Provisions other than technical provisions                                      | <b>R0750</b>      |                          |
| Pension benefit obligations   | <b>R0760</b>      |                          |
| Deposits from reinsurers  | <b>R0770</b>      |                          |
| Deferred tax liabilities  | <b>R0780</b>      |                          |

**▼B**

|  | <b>Solvency II<br/>value</b> | <b>Statutory<br/>accounts value</b> |
|--|------------------------------|-------------------------------------|
| Derivatives  | <b>R0790</b>                 |                                     |
| Debts owed to credit institutions                                  | <b>R0800</b>                 |                                     |
| Financial liabilities other than debts owed to credit institutions | <b>R0810</b>                 |                                     |
| Insurance & intermediaries payables                                | <b>R0820</b>                 |                                     |
| Reinsurance payables   | <b>R0830</b>                 |                                     |
| Payables (trade, not insurance)                                    | <b>R0840</b>                 |                                     |
| Subordinated liabilities   | <b>R0850</b>                 |                                     |
| Subordinated liabilities not in Basic Own Funds                    | <b>R0860</b>                 |                                     |
| Subordinated liabilities in Basic Own Funds                        | <b>R0870</b>                 |                                     |
| Any other liabilities, not elsewhere shown                         | <b>R0880</b>                 |                                     |
| <b>Total liabilities</b>   | <b>R0900</b>                 |                                     |
| <b>Excess of assets over liabilities</b>                           | <b>R1000</b>                 |                                     |

▼ **B**

**S.02.02.01**

**Assets and liabilities by currency**

Currency code

| Currencies   |     |
|--------------|-----|
| <b>C0010</b> | ... |
| <b>R0010</b> | ... |

| Total value of all currencies | Value of the solvency II reporting currency | Value of remaining other currencies |
|-------------------------------|---|-------------------------------------|
| <b>C0020</b>                  | <b>C0030</b>                                | <b>C0040</b>                        |

| Value of material currencies |     |
|------------------------------|-----|
| <b>C0050</b>                 | ... |

**Assets**

Investments (other than assets held for index-linked and unit-linked contracts)

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)

Assets held for index-linked and unit-linked contracts

Reinsurance recoverables

Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables

Any other assets

**Total assets**

**Liabilities**

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

Technical provisions — index-linked and unit-linked contracts

|              |  |  |  |  |     |
|--------------|--|--|--|--|-----|
| <b>R0020</b> |  |  |  |  | ... |
| <b>R0030</b> |  |  |  |  | ... |
| <b>R0040</b> |  |  |  |  | ... |
| <b>R0050</b> |  |  |  |  | ... |
| <b>R0060</b> |  |  |  |  | ... |
| <b>R0070</b> |  |  |  |  | ... |
| <b>R0100</b> |  |  |  |  | ... |
|              |  |  |  |  |     |
| <b>R0110</b> |  |  |  |  | ... |
| <b>R0120</b> |  |  |  |  | ... |

▼ **B**

Deposits from reinsurers and insurance, intermediaries and reinsurance payables  
 Derivatives  
 Financial liabilities  
 Contingent liabilities  
 Any other liabilities  
**Total liabilities**

| Total value of all currencies | Value of the solvency II reporting currency | Value of remaining other currencies |
|-------------------------------|---|-------------------------------------|
| C0020                         | C0030                                       | C0040                               |

| Value of material currencies |     |
|------------------------------|-----|
| C0050                        | ... |

|              |  |  |  |
|--------------|--|--|--|
| <b>R0130</b> |  |  |  |
| <b>R0140</b> |  |  |  |
| <b>R0150</b> |  |  |  |
| <b>R0160</b> |  |  |  |
| <b>R0170</b> |  |  |  |
| <b>R0200</b> |  |  |  |

|  |     |
|--|-----|
|  | ... |
|  | ... |
|  | ... |
|  | ... |
|  | ... |
|  | ... |

▼ **B**

**S.03.01.01**

**Off-balance sheet items — general**

**Guarantees provided by the undertaking, including letters of credit**

Of which, guarantees, including letters of credit provided to other undertakings of the same group

**Guarantees received by the undertaking, including letters of credit**

Of which, guarantees, including letters of credit received from other undertakings of the same group

**Collateral held**

Collateral held for loans made or bonds purchased

Collateral held for derivatives

Assets pledged by reinsurers for ceded technical provisions

Other collateral held

**Total collateral held**

**Collateral pledged**

Collateral pledged for loans received or bonds issued

Collateral pledged for derivatives

Assets pledged to cedants for technical provisions (reinsurance accepted)

Other collateral pledged

**Total collateral pledged**

**Contingent liabilities**

Contingent liabilities not in Solvency II Balance Sheet

Of which contingent liabilities toward entities of the same group

|              | Maximum value | Value of guarantee / collateral / contingent liabilities | Value of assets for which collateral is held | Value of liabilities for which collateral is pledged |
|--------------|---------------|--|--|--|
|              | C0010         | C0020  | C0030  | C0040  |
| <b>R0010</b> |               |  |  |  |
| <b>R0020</b> |               |  |  |  |
| <b>R0030</b> |               |  |  |  |
| <b>R0040</b> |               |  |  |  |
|              |               |  |  |  |
| <b>R0100</b> |               |  |  |  |
| <b>R0110</b> |               |  |  |  |
| <b>R0120</b> |               |  |  |  |
| <b>R0130</b> |               |  |  |  |
| <b>R0200</b> |               |  |  |  |
|              |               |  |  |  |
| <b>R0210</b> |               |  |  |  |
| <b>R0220</b> |               |  |  |  |
| <b>R0230</b> |               |  |  |  |
| <b>R0240</b> |               |  |  |  |
| <b>R0300</b> |               |  |  |  |
|              |               |  |  |  |
| <b>R0310</b> |               |  |  |  |
| <b>R0320</b> |               |  |  |  |

**▼B**

Contingent liabilities in Solvency II Balance Sheet

**Total Contingent liabilities**

|              | Maximum value | Value of guarantee / collateral / contingent liabilities | Value of assets for which collateral is held | Value of liabilities for which collateral is pledged |
|--------------|---------------|--|--|--|
|              | C0010         | C0020  | C0030  | C0040  |
| <b>R0330</b> |               |  |  |  |
| <b>R0400</b> |               |  |  |  |

▼ **B**

**S.03.01.04**

**Off-balance sheet items — general**

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



▼B

S.03.02.01

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

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

S.03.02.04

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

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

S.03.03.01

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

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

▼ **B**

S.03.03.04

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

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

S.04.01.01

Activity by country

Line of Business

Z0010

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

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

## S.04.02.01

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

|   |              | Undertaking                     | By EEA Member |                                 | ...    |                                 |
|---|--------------|---------------------------------|---------------|---------------------------------|--------|---------------------------------|
|   |              | FPS                             | Branch        | FPS                             | Branch | FPS                             |
|   |              | C0010                           | C0020         | C0030                           | ...    |                                 |
| Country   | <b>R0010</b> | <del>                    </del> |               | <del>                    </del> |        | <del>                    </del> |
| Frequency of claims for Motor Vehicle Liability (except carrier's liability)    | <b>R0020</b> |                                 |               |                                 |        |                                 |
| Average cost of claims for Motor Vehicle Liability (except carrier's liability) | <b>R0030</b> |                                 |               |                                 |        |                                 |

▼B

S.05.01.01

Premiums, claims and expenses by line of business

|   |              | Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|---|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|   |              | Medical expense insurance   | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
|   |              | C0010   | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080                       | C0090                           |
| <b>Premiums written</b>                       |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0110</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0120</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0130</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0140</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0200</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Premiums earned</b>                        |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0210</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0220</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0230</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0240</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0300</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Claims incurred</b>                        |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0310</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0320</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0330</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0340</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |

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|  |              | Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|--|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|  |              | 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 |
|  |              | <b>C0010</b>  | <b>C0020</b>                | <b>C0030</b>                    | <b>C0040</b>                      | <b>C0050</b>          | <b>C0060</b>                             | <b>C0070</b>                                | <b>C0080</b>                | <b>C0090</b>                    |
| Net  | <b>R0400</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Changes in other technical provisions</b>   |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                        | <b>R0410</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted      | <b>R0420</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non- proportional reinsurance accepted | <b>R0430</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers'share                               | <b>R0440</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net  | <b>R0500</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |

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

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

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|   |              | Line of Business for: <b>non-life insurance obligations</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|---|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|   |              | Medical expense insurance                                   | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
|   |              | C0010   | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080                       | C0090                           |
| <b>Expenses incurred</b>                      | <b>R0550</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Administrative expenses</b>                |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0610</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0620</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0630</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0640</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0700</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Investment management expenses</b>         |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0710</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0720</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0730</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0740</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0800</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Claims management expenses</b>             |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0810</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0820</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0830</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |

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|   |              | Line of Business for: <b>non-life insurance obligations</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|---|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|   |              | Medical expense insurance                                   | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
|   |              | C0010   | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080                       | C0090                           |
| Reinsurers' share                             | <b>R0840</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0900</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Acquisition expenses</b>                   |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0910</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0920</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0930</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0940</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R1000</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Overhead expenses</b>                      |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R1010</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R1020</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R1030</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R1040</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R1100</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Other expenses</b>                         | <b>R1200</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Total expenses</b>                         | <b>R1300</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |



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

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|   |              | Line of Business for: <b>non-life insurance obligations</b> |              |                              | Line of Business for: <b>accepted non-proportional reinsurance</b> |              |                             | Total |              |
|---|--------------|---|--------------|------------------------------|--|--------------|-----------------------------|-------|--------------|
|   |              | Legal expenses insurance                                    | Assistance   | Miscellaneous financial loss | Health   | Casualty     | Marine, aviation, transport |       | Property     |
|   |              | <b>C0100</b>  | <b>C0110</b> | <b>C0120</b>                 | <b>C0130</b>   | <b>C0140</b> | <b>C0150</b>                |       | <b>C0160</b> |
| Reinsurers' share                             | <b>R0840</b> |   |              |                              |  |              |                             |       |              |
| Net   | <b>R0900</b> |   |              |                              |  |              |                             |       |              |
| <b>Acquisition expenses</b>                   |              |   |              |                              |  |              |                             |       |              |
| Gross — Direct Business                       | <b>R0910</b> |   |              |                              |  |              |                             |       |              |
| Gross — Proportional reinsurance accepted     | <b>R0920</b> |   |              |                              |  |              |                             |       |              |
| Gross — Non-proportional reinsurance accepted | <b>R0930</b> |   |              |                              |  |              |                             |       |              |
| Reinsurers' share                             | <b>R0940</b> |   |              |                              |  |              |                             |       |              |
| Net   | <b>R1000</b> |   |              |                              |  |              |                             |       |              |
| <b>Overhead expenses</b>                      |              |   |              |                              |  |              |                             |       |              |
| Gross — Direct Business                       | <b>R1010</b> |   |              |                              |  |              |                             |       |              |
| Gross — Proportional reinsurance accepted     | <b>R1020</b> |   |              |                              |  |              |                             |       |              |
| Gross — Non-proportional reinsurance accepted | <b>R1030</b> |   |              |                              |  |              |                             |       |              |
| Reinsurers' share                             | <b>R1040</b> |   |              |                              |  |              |                             |       |              |
| Net   | <b>R1100</b> |   |              |                              |  |              |                             |       |              |
| <b>Other expenses</b>                         | <b>R1200</b> |   |              |                              |  |              |                             |       |              |
| <b>Total expenses</b>                         | <b>R1300</b> |   |              |                              |  |              |                             |       |              |

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

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

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

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## S.05.01.02

## Premiums, claims and expenses by line of business

|   |              | Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|---|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|   |              | Medical expense insurance   | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
|   |              | C0010   | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080                       | C0090                           |
| <b>Premiums written</b>                       |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0110</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0120</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0130</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0140</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0200</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Premiums earned</b>                        |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0210</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0220</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0230</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0240</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0300</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Claims incurred</b>                        |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                       | <b>R0310</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted     | <b>R0320</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non-proportional reinsurance accepted | <b>R0330</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                             | <b>R0340</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net   | <b>R0400</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |

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|  |              | Line of Business for: <b>non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)</b> |                             |                                 |                                   |                       |  |   |                             |                                 |
|--|--------------|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
|  |              | Medical expense insurance   | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
|  |              | C0010   | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080                       | C0090                           |
| <b>Changes in other technical provisions</b>   |              |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Direct Business                        | <b>R0410</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Proportional reinsurance accepted      | <b>R0420</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Gross — Non- proportional reinsurance accepted | <b>R0430</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Reinsurers' share                              | <b>R0440</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| Net  | <b>R0500</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Expenses incurred</b>                       | <b>R0550</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Other expenses</b>                          | <b>R1200</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |
| <b>Total expenses</b>                          | <b>R1300</b> |   |                             |                                 |                                   |                       |  |   |                             |                                 |

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

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



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

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

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

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## S.05.02.01

## Premiums, claims and expenses by country

|   |       | Home Country | Top 5 countries (by amount of gross premiums written) — non-life obligations |       |       |       |       | Total Top 5 and home country |
|---|-------|--------------|--|-------|-------|-------|-------|------------------------------|
|   |       | C0010        | C0020  | C0030 | C0040 | C0050 | C0060 | C0070                        |
| R0010   |       | <del></del>  |  |       |       |       |       | <del></del>                  |
|   |       | C0080        | C0090  | C0100 | C0110 | C0120 | C0130 | C0140                        |
| <b>Premiums written</b>                       |       |              |  |       |       |       |       |                              |
| Gross — Direct Business                       | R0110 |              |  |       |       |       |       |                              |
| Gross — Proportional reinsurance accepted     | R0120 |              |  |       |       |       |       |                              |
| Gross — Non-proportional reinsurance accepted | R0130 |              |  |       |       |       |       |                              |
| Reinsurers' share                             | R0140 |              |  |       |       |       |       |                              |
| Net   | R0200 |              |  |       |       |       |       |                              |
| <b>Premiums earned</b>                        |       |              |  |       |       |       |       |                              |
| Gross — Direct Business                       | R0210 |              |  |       |       |       |       |                              |
| Gross — Proportional reinsurance accepted     | R0220 |              |  |       |       |       |       |                              |
| Gross — Non-proportional reinsurance accepted | R0230 |              |  |       |       |       |       |                              |
| Reinsurers' share                             | R0240 |              |  |       |       |       |       |                              |
| Net   | R0300 |              |  |       |       |       |       |                              |
| <b>Claims incurred</b>                        |       |              |  |       |       |       |       |                              |
| Gross — Direct Business                       | R0310 |              |  |       |       |       |       |                              |
| Gross — Proportional reinsurance accepted     | R0320 |              |  |       |       |       |       |                              |

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

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|  |       | Home Country | Top 5 countries (by amount of gross premiums written) — life obligations |              |              |              |              | Total Top 5 and home country |
|--|-------|--------------|--|--------------|--------------|--------------|--------------|------------------------------|
|  |       | C0150        | C0160  | C0170        | C0180        | C0190        | C0200        | C0210                        |
|  | R1400 | <del> </del> | <del> </del>   | <del> </del> | <del> </del> | <del> </del> | <del> </del> | <del> </del>                 |
|  |       | C0220        | C0230  | C0240        | C0250        | C0260        | C0270        | C0280                        |
| <b>Premiums written</b>                      |       |              |  |              |              |              |              |                              |
| Gross  | R1410 |              |  |              |              |              |              |                              |
| Reinsurers' share                            | R1420 |              |  |              |              |              |              |                              |
| Net  | R1500 |              |  |              |              |              |              |                              |
| <b>Premiums earned</b>                       |       |              |  |              |              |              |              |                              |
| Gross  | R1510 |              |  |              |              |              |              |                              |
| Reinsurers' share                            | R1520 |              |  |              |              |              |              |                              |
| Net  | R1600 |              |  |              |              |              |              |                              |
| <b>Claims incurred</b>                       |       |              |  |              |              |              |              |                              |
| Gross  | R1610 |              |  |              |              |              |              |                              |
| Reinsurers' share                            | R1620 |              |  |              |              |              |              |                              |
| Net  | R1700 |              |  |              |              |              |              |                              |
| <b>Changes in other technical provisions</b> |       |              |  |              |              |              |              |                              |
| Gross  | R1710 |              |  |              |              |              |              |                              |
| Reinsurers' share                            | R1720 |              |  |              |              |              |              |                              |
| Net  | R1800 |              |  |              |              |              |              |                              |
| <b>Expenses incurred</b>                     | R1900 |              |  |              |              |              |              |                              |
| <b>Other expenses</b>                        | R2500 | <del> </del> | <del> </del>   | <del> </del> | <del> </del> | <del> </del> | <del> </del> |                              |
| <b>Total expenses</b>                        | R2600 | <del> </del> | <del> </del>   | <del> </del> | <del> </del> | <del> </del> | <del> </del> |                              |

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## S.06.01.01

## Summary of assets

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

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## S.06.02.01

## List of assets

## Information on positions held

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

## Information on assets

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

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

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## S.06.02.04

## List of assets

## Information on positions held

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

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

## Information on assets

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



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| 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 |
|-------|---------------------------|---------------|-----------------|----------------|---------------------|-----------------|----------|------------------------|---|---------------|
| C0290 | C0300                     | C0310         | C0320           | C0330          | C0340               | C0350           | C0360    | C0370                  | C0380   | C0390         |
|       |                           |               |                 |                |                     |                 |          |                        |   |               |

**S.06.03.01**

**Collective investment undertakings — look-through approach**

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

**S.06.03.04**

**Collective investment undertakings — look-through approach**

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

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S.07.01.01

Structured products

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

S.07.01.04

Structured products

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

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

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## S.08.01.01

## Open derivatives

## Information on positions held

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

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

## Information on derivatives

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

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

S.08.01.04

Open derivatives

Information on positions held

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

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

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## Information on derivatives

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

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

## S.08.02.01

## Derivatives Transactions

## Information on positions held

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

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

Information on derivatives

| Derivative ID Code | Derivative ID Code type | Counterparty Name | Counterparty Code | Type of counterparty code | Counterparty group | Counterparty group code | Type of counterparty group code | Contract name | Currency | CIC   | (cont.) |
|--------------------|-------------------------|-------------------|-------------------|---------------------------|--------------------|-------------------------|---------------------------------|---------------|----------|-------|---------|
| C0040              | C0050                   | C0240             | C0250             | C0260                     | C0270              | C0280                   | C0290                           | C0300         | C0310    | C0320 |         |
|                    |                         |                   |                   |                           |                    |                         |                                 |               |          |       |         |

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

## ▼B

S.08.02.04

## Derivatives Transactions

## Information on positions held

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

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

## Information on derivatives

| Derivative ID Code | Derivative ID Code type | Counterparty Name | Counterparty Code | Type of counterparty code | Counterparty group | Counterparty group code | Type of counterparty group code | Contract name | Currency | CIC   | (cont.) |
|--------------------|-------------------------|-------------------|-------------------|---------------------------|--------------------|-------------------------|---------------------------------|---------------|----------|-------|---------|
| C0040              | C0050                   | C0240             | C0250             | C0260                     | C0270              | C0280                   | C0290                           | C0300         | C0310    | C0320 |         |
|                    |                         |                   |                   |                           |                    |                         |                                 |               |          |       |         |

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

S.09.01.01

Income/gains and losses in the period

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

S.09.01.04

Income/gains and losses in the period

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



▼ B

S.10.01.01

Securities lending and repos

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

S.10.01.04

Securities lending and repos

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

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

## ▼B

## S.11.01.01

## Assets held as collateral

## Information on positions held

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

## Information on assets

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

▼B

S.11.01.04

Assets held as collateral

Information on positions held

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

Information on assets

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

(cont)

**▼B**

**Information on the assets held**

| Unit price | Unit percentage of par amount<br>Solvency II price | Maturity date |
|------------|--|---------------|
| C0260      | C0270  | C0280         |
|            |  |               |

▼ **B****S.12.01.01****Life and Health SLT Technical Provisions**

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

▼B

|   |              | Index-linked and unit-linked insurance |  |                                      |
|---|--------------|--|--|--------------------------------------|
|   |              | Insurance with profit participation    | Contracts without options and guarantees | Contracts with options or guarantees |
|   |              |  | C0020                                    | C0030                                |
| <b>Amount of the transitional on Technical Provisions</b>                                 |              |  |  |                                      |
| Technical Provisions calculated as a whole  | <b>R0110</b> |  |  |                                      |
| Best estimate   | <b>R0120</b> |  |  |                                      |
| Risk margin   | <b>R0130</b> |  |  |                                      |
| <b>Technical provisions - total</b>   | <b>R0200</b> |  |  |                                      |
| <b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b> | <b>R0210</b> |  |  |                                      |
| <b>Best Estimate of products with a surrender option</b>                                  | <b>R0220</b> |  |  |                                      |
| <b>Gross BE for Cash flow</b>   |              |  |  |                                      |
| <b>Cash out-flows</b>   |              |  |  |                                      |
| Future guaranteed and discretionary benefits  | <b>R0230</b> |  |  |                                      |
| Future guaranteed benefits  | <b>R0240</b> |  |  |                                      |
| Future discretionary benefits   | <b>R0250</b> |  |  |                                      |
| Future expenses and other cash out-flows  | <b>R0260</b> |  |  |                                      |
| <b>Cash in-flows</b>  |              |  |  |                                      |
| Future premiums   | <b>R0270</b> |  |  |                                      |
| Other cash in-flows   | <b>R0280</b> |  |  |                                      |
| <b>Percentage of gross Best Estimate calculated using approximations</b>                  | <b>R0290</b> |  |  |                                      |
| <b>Surrender value</b>  | <b>R0300</b> |  |  |                                      |
| <b>Best estimate subject to transitional of the interest rate</b>                         | <b>R0310</b> |  |  |                                      |
| Technical provisions without transitional on interest rate                                | <b>R0320</b> |  |  |                                      |
| <b>Best estimate subject to volatility adjustment</b>                                     | <b>R0330</b> |  |  |                                      |

**▼ B**

Technical provisions without volatility adjustment and without others transitional measures

**R0340**

**Best estimate subject to matching adjustment**

**R0350**

Technical provisions without matching adjustment and without all the others

**R0360**

| Insurance with profit participation | Index-linked and unit-linked insurance   |                                      |              |
|-------------------------------------|--|--------------------------------------|--------------|
|                                     | Contracts without options and guarantees | Contracts with options or guarantees |              |
| <b>C0020</b>                        | <b>C0030</b>                             | <b>C0040</b>                         | <b>C0050</b> |
|                                     |  | X                                    |              |
|                                     |  | X                                    |              |
|                                     |  | X                                    |              |

**▼ B**

|   |              | Other life insurance                     |                                      | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations |
|---|--------------|--|--------------------------------------|---|
|   |              | Contracts without options and guarantees | Contracts with options or guarantees |   |
|   |              | C0060                                    | C0070                                | C0080   |
| <b>Technical provisions calculated as a whole</b>   | <b>R0010</b> |  |                                      |   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | <b>R0020</b> |  |                                      |   |
| <b>Technical provisions calculated as a sum of BE and RM</b>  |              |  |                                      |   |
| <b>Best Estimate</b>  |              |  |                                      |   |
| <b>Gross Best Estimate</b>  | <b>R0030</b> |  |                                      |   |
| Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default                                       | <b>R0040</b> |  |                                      |   |
| Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses  | <b>R0050</b> |  |                                      |   |
| Recoverables from SPV before adjustment for expected losses   | <b>R0060</b> |  |                                      |   |
| Recoverables from Finite Re before adjustment for expected losses   | <b>R0070</b> |  |                                      |   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default  | <b>R0080</b> |  |                                      |   |
| <b>Best estimate minus recoverables from reinsurance/SPV and Finite Re</b>  | <b>R0090</b> |  |                                      |   |
| <b>Risk Margin</b>  | <b>R0100</b> |  |                                      |   |
| <b>Amount of the transitional on Technical Provisions</b>   |              |  |                                      |   |
| Technical Provisions calculated as a whole  | <b>R0110</b> |  |                                      |   |
| Best estimate   | <b>R0120</b> |  |                                      |   |



▼B

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

▼ B

|   |              | Accepted reinsurance                |  |                      |       |
|---|--------------|-------------------------------------|--|----------------------|-------|
|   |              | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance |       |
|   |              | C0100                               | C0110                                  | C0120                | C0130 |
| <b>Technical provisions calculated as a whole</b>   | <b>R0010</b> |                                     |  |                      |       |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | <b>R0020</b> |                                     |  |                      |       |
| <b>Technical provisions calculated as a sum of BE and RM</b>  |              |                                     |  |                      |       |
| <b>Best Estimate</b>  |              |                                     |  |                      |       |
| <b>Gross Best Estimate</b>  | <b>R0030</b> |                                     |  |                      |       |
| Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default                                       | <b>R0040</b> |                                     |  |                      |       |
| Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses  | <b>R0050</b> |                                     |  |                      |       |
| Recoverables from SPV before adjustment for expected losses   | <b>R0060</b> |                                     |  |                      |       |
| Recoverables from Finite Re before adjustment for expected losses   | <b>R0070</b> |                                     |  |                      |       |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default  | <b>R0080</b> |                                     |  |                      |       |
| <b>Best estimate minus recoverables from reinsurance/SPV and Finite Re</b>  | <b>R0090</b> |                                     |  |                      |       |
| <b>Risk Margin</b>  | <b>R0100</b> |                                     |  |                      |       |
| <b>Amount of the transitional on Technical Provisions</b>   |              |                                     |  |                      |       |
| Technical Provisions calculated as a whole  | <b>R0110</b> |                                     |  |                      |       |
| Best estimate   | <b>R0120</b> |                                     |  |                      |       |

▼ **B**

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

▼B

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

▼ B

|   |              | Accepted reinsurance   |  |
|---|--------------|--|--|
|   |              | Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations | <b>Total (Life other than health insurance, incl. Unit-Linked)</b> |
|   |              | <b>C0140</b>   | <b>C0150</b>   |
| <b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>   | <b>R0210</b> |  |  |
| <b>Best Estimate of products with a surrender option</b>                                    | <b>R0220</b> |  |  |
| <b>Gross BE for Cash flow</b>   |              |  |  |
| <b>Cash out-flows</b>   |              |  |  |
| Future guaranteed and discretionary benefits  | <b>R0230</b> |  |  |
| Future guaranteed benefits  | <b>R0240</b> |  |  |
| Future discretionary benefits   | <b>R0250</b> |  |  |
| Future expenses and other cash out-flows  | <b>R0260</b> |  |  |
| <b>Cash in-flows</b>  |              |  |  |
| Future premiums   | <b>R0270</b> |  |  |
| Other cash in-flows   | <b>R0280</b> |  |  |
| <b>Percentage of gross Best Estimate calculated using approximations</b>                    | <b>R0290</b> |  |  |
| <b>Surrender value</b>  | <b>R0300</b> |  |  |
| <b>Best estimate subject to transitional of the interest rate</b>                           | <b>R0310</b> |  |  |
| Technical provisions without transitional on interest rate                                  | <b>R0320</b> |  |  |
| <b>Best estimate subject to volatility adjustment</b>                                       | <b>R0330</b> |  |  |
| Technical provisions without volatility adjustment and without others transitional measures | <b>R0340</b> |  |  |
| <b>Best estimate subject to matching adjustment</b>   | <b>R0350</b> |  |  |
| Technical provisions without matching adjustment and without all the others                 | <b>R0360</b> |  |  |

▼B

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

▼ B

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

▼ B

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



**▼ B**

|   |              | Health reinsurance<br>(reinsurance accepted) | Total (Health similar<br>to life insurance) |
|---|--------------|--|---|
|   |              | C0200  | C0210                                       |
| Future guaranteed and discretionary benefits  | <b>R0230</b> |  |   |
| Future guaranteed benefits  | <b>R0240</b> |  |   |
| Future discretionary benefits   | <b>R0250</b> |  |   |
| Future expenses and other cash out-flows  | <b>R0260</b> |  |   |
| <b>Cash in-flows</b>  |              |  |   |
| Future premiums   | <b>R0270</b> |  |   |
| Other cash in-flows   | <b>R0280</b> |  |   |
| <b>Percentage of gross Best Estimate calculated using approximations</b>                    | <b>R0290</b> |  |   |
| <b>Surrender value</b>  | <b>R0300</b> |  |   |
| <b>Best estimate subject to transitional of the interest rate</b>                           | <b>R0310</b> |  |   |
| Technical provisions without transitional on interest rate                                  | <b>R0320</b> |  |   |
| <b>Best estimate subject to volatility adjustment</b>                                       | <b>R0330</b> |  |   |
| Technical provisions without volatility adjustment and without others transitional measures | <b>R0340</b> |  |   |
| <b>Best estimate subject to matching adjustment</b>   | <b>R0350</b> |  |   |
| Technical provisions without matching adjustment and without all the others                 | <b>R0360</b> |  |   |

▼ **B**

S.12.01.02

Life and Health SLT Technical Provisions

|   | Insurance with profit participation | Index-linked and unit-linked insurance   |                                      | Other life insurance                     |                                      | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | (cont.) |       |
|---|-------------------------------------|--|--------------------------------------|--|--------------------------------------|---|---------|-------|
|   |                                     | Contracts without options and guarantees | Contracts with options or guarantees | Contracts without options and guarantees | Contracts with options or guarantees |   |         |       |
|   | C0020                               | C0030                                    | C0040                                | C0050                                    | C0060                                | C0070   | C0080   | C0090 |
| <b>Technical provisions calculated as a whole</b>   | <b>R0010</b>                        |  |                                      |  |                                      |   |         |       |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | <b>R0020</b>                        |  |                                      |  |                                      |   |         |       |
| <b>Technical provisions calculated as a sum of BE and RM</b>  |                                     |  |                                      |  |                                      |   |         |       |
| <b>Best Estimate</b>  |                                     |  |                                      |  |                                      |   |         |       |
| <b>Gross Best Estimate</b>  | <b>R0030</b>                        |  |                                      |  |                                      |   |         |       |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default  | <b>R0080</b>                        |  |                                      |  |                                      |   |         |       |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re — total   | <b>R0090</b>                        |  |                                      |  |                                      |   |         |       |

▼B

|   | Insurance with profit participation | Index-linked and unit-linked insurance   |                                      | Other life insurance                     |                                      | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | (cont.) |       |
|---|-------------------------------------|--|--------------------------------------|--|--------------------------------------|---|---------|-------|
|   |                                     | Contracts without options and guarantees | Contracts with options or guarantees | Contracts without options and guarantees | Contracts with options or guarantees |   |         |       |
|   | C0020                               | C0030                                    | C0040                                | C0050                                    | C0060                                | C0070   | C0080   | C0090 |
| <b>Risk Margin</b>  |                                     |  |                                      |  |                                      |   |         |       |
| <b>Amount of the transitional on Technical Provisions</b> |                                     |  |                                      |  |                                      |   |         |       |
| Technical Provisions calculated as a whole                |                                     |  |                                      |  |                                      |   |         |       |
| Best estimate   |                                     |  |                                      |  |                                      |   |         |       |
| Risk margin   |                                     |  |                                      |  |                                      |   |         |       |
| <b>Technical provisions — total</b>                       |                                     |  |                                      |  |                                      |   |         |       |

|   | Accepted reinsurance | Total (Life other than health insurance, incl. Unit-Linked) | Health insurance (direct business)       |                                      | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |       |
|---|----------------------|---|--|--------------------------------------|---|---|--|-------|
|   |                      |   | Contracts without options and guarantees | Contracts with options or guarantees |   |   |  |       |
|   | C0100                | C0150   | C0160                                    | C0170                                | C0180   | C0190                                     | C0200                                    | C0210 |
| <b>Technical provisions calculated as a whole</b> |                      |   |  |                                      |   |   |  |       |

▼B

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

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

Best estimate minus recoverables from reinsurance/SPV and Finite Re — total

Risk Margin

R0020

R0030

R0080

R0090

R0100

| Accepted reinsurance | Total (Life other than health insurance, incl. Unit-Linked) | Health insurance (direct business)       |                                      |       | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|----------------------|---|--|--------------------------------------|-------|---|---|--|
|                      |   | Contracts without options and guarantees | Contracts with options or guarantees |       |   |   |  |
| C0100                | C0150   | C0160                                    | C0170                                | C0180 | C0190   | C0200                                     | C0210                                    |
|                      |   |  |                                      |       |   |   |  |
|                      |   |  |                                      |       |   |   |  |
|                      |   |  |                                      |       |   |   |  |
|                      |   |  |                                      |       |   |   |  |
|                      |   |  |                                      |       |   |   |  |
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|                      |   |  |                                      |       |   |   |  |
|                      |   |  |                                      |       |   |   |  |

▼ **B**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

Risk margin

**Technical provisions — total**

**R0110**

**R0120**

**R0130**

**R0200**

| Accepted reinsurance | Total (Life other than health insurance, incl. Unit-Linked) | Health insurance (direct business) |  |                                      | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|----------------------|---|------------------------------------|--|--------------------------------------|---|---|--|
|                      |   |                                    | Contracts without options and guarantees | Contracts with options or guarantees |   |   |  |
| <b>C0100</b>         | <b>C0150</b>  | <b>C0160</b>                       | <b>C0170</b>                             | <b>C0180</b>                         | <b>C0190</b>  | <b>C0200</b>                              | <b>C0210</b>                             |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |

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SR.12.01.01

Life and Health SLT Technical Provisions

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

Fund/Portfolio number **Z0030**

|  |
|--|
|  |
|  |

|   | Insurance with profit participation | Index-linked and unit-linked insurance   |                                      | Other life insurance                     |                                      | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | (cont.)      |              |
|---|-------------------------------------|--|--------------------------------------|--|--------------------------------------|---|--------------|--------------|
|   |                                     | Contracts without options and guarantees | Contracts with options or guarantees | Contracts without options and guarantees | Contracts with options or guarantees |   |              |              |
|   | <b>C0020</b>                        | <b>C0030</b>                             | <b>C0040</b>                         | <b>C0050</b>                             | <b>C0060</b>                         | <b>C0070</b>  | <b>C0080</b> | <b>C0090</b> |
| <b>Technical provisions calculated as a whole</b>   | <b>R0010</b>                        |  |                                      |  |                                      |   |              |              |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | <b>R0020</b>                        |  |                                      |  |                                      |   |              |              |
| <b>Technical provisions calculated as a sum of BE and RM</b>  |                                     |  |                                      |  |                                      |   |              |              |
| <b>Best Estimate</b>  |                                     |  |                                      |  |                                      |   |              |              |
| <b>Gross Best Estimate</b>  | <b>R0030</b>                        |  |                                      |  |                                      |   |              |              |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default  | <b>R0080</b>                        |  |                                      |  |                                      |   |              |              |

▼**B**

Best estimate minus recoverables from reinsurance/SPV and Finite Re — total

**Risk Margin**

**Amount of the transitional on Technical Provisions**

Risk margin

Best estimate

Technical Provisions calculated as a whole

**Technical provisions — total**

|              | Insurance with profit participation | Index-linked and unit-linked insurance   |                                      | Other life insurance                     |                                      | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | (cont.)      |              |
|--------------|-------------------------------------|--|--------------------------------------|--|--------------------------------------|---|--------------|--------------|
|              |                                     | Contracts without options and guarantees | Contracts with options or guarantees | Contracts without options and guarantees | Contracts with options or guarantees |   |              |              |
|              | <b>C0020</b>                        | <b>C0030</b>                             | <b>C0040</b>                         | <b>C0050</b>                             | <b>C0060</b>                         | <b>C0070</b>  | <b>C0080</b> | <b>C0090</b> |
| <b>R0090</b> |                                     |  |                                      |  |                                      |   |              |              |
| <b>R0100</b> |                                     |  |                                      |  |                                      |   |              |              |
|              |                                     |  |                                      |  |                                      |   |              |              |
| <b>R0130</b> |                                     |  |                                      |  |                                      |   |              |              |
| <b>R0120</b> |                                     |  |                                      |  |                                      |   |              |              |
| <b>R0110</b> |                                     |  |                                      |  |                                      |   |              |              |
| <b>R0200</b> |                                     |  |                                      |  |                                      |   |              |              |

▼B

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

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

Best estimate minus recoverables from reinsurance/SPV and Finite Re — total

Risk Margin

R0010

R0020

R0030

R0080

R0090

R0100

| Accepted reinsurance | Total (Life other than health insurance, including Unit-Linked) | Health insurance (direct business) |  |                                      | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|----------------------|---|------------------------------------|--|--------------------------------------|---|---|--|
|                      |   |                                    | Contracts without options and guarantees | Contracts with options or guarantees |   |   |  |
| C0100                | C0150   | C0160                              | C0170                                    | C0180                                | C0190   | C0200                                     | C0210                                    |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |



▼**B**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

Risk margin

**Technical provisions — total**

**R0110**

**R0120**

**R0130**

**R0200**


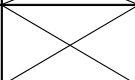
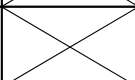
| Accepted reinsurance | Total (Life other than health insurance, including Unit-Linked) | Health insurance (direct business) |  |                                      | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|----------------------|---|------------------------------------|--|--------------------------------------|---|---|--|
|                      |   |                                    | Contracts without options and guarantees | Contracts with options or guarantees |   |   |  |
| <b>C0100</b>         | <b>C0150</b>  | <b>C0160</b>                       | <b>C0170</b>                             | <b>C0180</b>                         | <b>C0190</b>  | <b>C0200</b>                              | <b>C0210</b>                             |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
|                      |   |                                    |  |                                      |   |   |  |
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|                      |   |                                    |  |                                      |   |   |  |

▼B

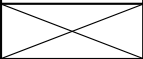
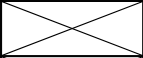

S.12.02.01

Life and Health SLT Technical Provisions — by country

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

| Geographical zone   |              |   | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | Accepted reinsurance | Total (Life other than health insurance, including Unit-Linked) | (cont.) |
|---|--------------|---|-------------------------------------|--|----------------------|---|----------------------|---|---------|
|   |              |   | <b>C0020</b>                        | <b>C0030</b>                           | <b>C0060</b>         | <b>C0090</b>  | <b>C0100</b>         | <b>C0150</b>  |         |
| Home country  | <b>R0010</b> |  |                                     |  |                      |   |                      |   |         |
| EEA countries outside the materiality threshold — not reported by country     | <b>R0020</b> |  |                                     |  |                      |   |                      |   |         |
| Non-EEA countries outside the materiality threshold — not reported by country | <b>R0030</b> |  |                                     |  |                      |   |                      |   |         |
| By country  |              | <b>C0010</b>  |                                     |  |                      |   |                      |   |         |
| Country 1   | <b>R0040</b> |   |                                     |  |                      |   |                      |   |         |
| ...   | ...          |   |                                     |  |                      |   |                      |   |         |

▼**B**

| Geographical zone   |              |   | Health insurance (direct business) | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
|---|--------------|---|------------------------------------|---|---|--|
|   |              |   | <b>C0160</b>                       | <b>C0190</b>  | <b>C0200</b>                              | <b>C0210</b>                             |
| Home country  | <b>R0010</b> |  |                                    |   |   |  |
| EEA countries outside the materiality threshold — not reported by country     | <b>R0020</b> |  |                                    |   |   |  |
| Non-EEA countries outside the materiality threshold — not reported by country | <b>R0030</b> |  |                                    |   |   |  |
| By country  |              | <b>C0010</b>  |                                    |   |   |  |
| Country 1   | <b>R0040</b> |   |                                    |   |   |  |
| ...   | ...          |   |                                    |   |   |  |













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

▼ B

|            |              | Health reinsurance |  |                 |                     | Total recoverable from reinsurance (after the adjustment) |
|------------|--------------|--------------------|--|-----------------|---------------------|---|
|            |              | Cash out-flows     |  | Cash in-flows   |                     |   |
|            |              | Future Benefits    | Future expenses and other cash out-flows | Future premiums | Other cash in-flows |   |
|            |              | C0250              | C0260                                    | C0270           | C0280               |   |
| 26         | <b>R0260</b> |                    |  |                 |                     |   |
| 27         | <b>R0270</b> |                    |  |                 |                     |   |
| 28         | <b>R0280</b> |                    |  |                 |                     |   |
| 29         | <b>R0290</b> |                    |  |                 |                     |   |
| 30         | <b>R0300</b> |                    |  |                 |                     |   |
| 31-40      | <b>R0310</b> |                    |  |                 |                     |   |
| 41-50      | <b>R0320</b> |                    |  |                 |                     |   |
| 51 & after | <b>R0330</b> |                    |  |                 |                     |   |

▼ **B**

S.14.01.01

Life obligations analysis

Portfolio

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

Characteristics of product

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

Information on Homogeneous risk groups

| HRG code | ► M1 Best Estimate and Technical Provisions as a whole ◀ | Capital-at-risk | Surrender value | Annualised guaranteed rate (over average duration of guarantee) |
|----------|--|-----------------|-----------------|---|
| C0170    | C0180  | C0190           | C0200           | C0210   |
|          |  |                 |                 |   |

Information on products and homogeneous risk groups

| Product ID code | HRG code |
|-----------------|----------|
| C0220           | C0230    |
|                 |          |

## ▼B

## S.15.01.01

## Description of the guarantees of variable annuities

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

## S.15.01.04

## Description of the guarantees of variable annuities

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

## S.15.02.01

## Hedging of guarantees of variable annuities

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

▼ **B**

**S.15.02.04**

**Hedging of guarantees of variable annuities**

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

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

**S.16.01.01**

**Information on annuities stemming from Non-Life Insurance obligations**

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

**Information on year N:**

**C0010**

|   |              |  |
|---|--------------|--|
| The average interest rate                     | <b>R0010</b> |  |
| The average duration of the obligations       | <b>R0020</b> |  |
| The weighted average age of the beneficiaries | <b>R0030</b> |  |

▼ **B**

**Annuities information**

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









▼ **B**

Recoverables from Finite Reinsurance before adjustment for expected losses

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

**Net Best Estimate of Premium Provisions**

**Claims provisions**

Gross — Total

Gross — direct business

Gross — accepted proportional reinsurance business

Gross — accepted non-proportional reinsurance business

**R0130**

**R0140**

**R0150**

**R0160**

**R0170**

**R0180**

**R0190**

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |

**Technical provisions calculated as a whole**

Direct business

Accepted proportional reinsurance business

Accepted non-proportional reinsurance

**R0010**

**R0020**

**R0030**

**R0040**

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |



▼ **B**

**Net Best Estimate of Premium Provisions**

**Claims provisions**

Gross — Total

Gross — direct business

Gross — accepted proportional reinsurance business

Gross — accepted non-proportional reinsurance business

Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default

Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses

Recoverables from SPV before adjustment for expected losses

Recoverables from Finite Reinsurance before adjustment for expected losses

**R0150**

**R0160**

**R0170**

**R0180**

**R0190**

**R0200**

**R0210**

**R0220**

**R0230**

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
| X                                     | X                                     | X   | X                                     | X                         |
|                                       |                                       |   |                                       |                           |
| X                                     | X                                     | X   | X                                     | X                         |
| X                                     | X                                     | X   | X                                     | X                         |
|                                       |                                       |   |                                       |                           |

| Direct business and accepted proportional reinsurance |                             |                                 |                                   |                       |  |
|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|
| Medical expense insurance                             | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance |
| C0020   | C0030                       | C0040                           | C0050                             | C0060                 | C0070                                    |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |



▼ **B**

Premium provisions — Total number of homogeneous risk groups

**R0350**

Claims provisions — Total number of homogeneous risk groups

**R0360**

**Cash-flows of the Best estimate of Premium Provisions (Gross)**

**Cash out-flows**

Future benefits and claims

**R0370**

Future expenses and other cash-out flows

**R0380**

**Cash in-flows**

Future premiums

**R0390**

Other cash-in flows (incl. Recoverable from salvages and subrogations)

**R0400**

| Direct business and accepted proportional reinsurance |                             |                                 |                                   |                       |  |
|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|
| Medical expense insurance                             | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance |
| C0020   | C0030                       | C0040                           | C0050                             | C0060                 | C0070                                    |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |

Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default

**R0200**

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
|   |                             |                                 |                          |            |                              |

























▼B

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

Risk margin

**Technical provisions — total**

Technical provisions — total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total

**Technical provisions calculated as a whole**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
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|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |

R0290

R0300

R0310

R0320

R0330

R0340

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |

R0010

R0050

▼B

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Claims Provisions

**Total Best estimate — gross**

**Total Best estimate — net**

**Risk margin**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

Risk margin

R0060

R0140

R0150

R0160

R0240

R0250

R0260

R0270

R0280

R0290

R0300

R0310

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
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|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |

▼ B

**Technical provisions — total**

Technical provisions — total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total

**R0320**

**R0330**

**R0340**

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
| X                                     | X                                     | X   | X                                     | X                         |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |

**S.17.01.01**

**Non-life Technical Provisions**

Ring Fenced Fund/Matching adjustment portfolio or remaining part Z0020

Fund/Portfolio number Z0030

|  |
|--|
|  |
|  |

**Technical provisions calculated as a whole**

**R0010**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

**R0050**

| Direct business and accepted proportional reinsurance |                             |                                 |                                   |                       |  |
|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|
| Medical expense insurance                             | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance |
| C0020   | C0030                       | C0040                           | C0050                             | C0060                 | C0070                                    |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |



▼ **B**

Best estimate

Risk margin

**Technical provisions — total**

Technical provisions — total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total

**R0300**

**R0310**

**R0320**

**R0330**

**R0340**

| Direct business and accepted proportional reinsurance |                             |                                 |                                   |                       |  |
|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|
| Medical expense insurance                             | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance |
| C0020   | C0030                       | C0040                           | C0050                             | C0060                 | C0070                                    |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |
|   |                             |                                 |                                   |                       |  |

**Technical provisions calculated as a whole**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

**Technical provisions calculated as a sum of BE and RM**

**R0010**

**R0050**

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |

▼ **B**

**Best estimate**

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Premium Provisions

**Claims provisions**

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Claims Provisions

**Total Best estimate — gross**

**Total Best estimate — net**

**Risk margin**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

**R0060**

**R0140**

**R0150**

**R0160**

**R0240**

**R0250**

**R0260**

**R0270**

**R0280**

**R0290**

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
| X   | X                           | X                               | X                        | X          | X                            |
| X   | X                           | X                               | X                        | X          | X                            |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
| X   | X                           | X                               | X                        | X          | X                            |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
| X   | X                           | X                               | X                        | X          | X                            |
|   |                             |                                 |                          |            |                              |

▼ **B**

Best estimate

Risk margin

**Technical provisions — total**

Technical provisions — total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total

**R0300**

**R0310**

**R0320**

**R0330**

**R0340**

| Direct business and accepted proportional reinsurance |                             |                                 |                          |            |                              |
|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
| Fire and other damage to property insurance           | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| C0080   | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |
|   |                             |                                 |                          |            |                              |

**Technical provisions calculated as a whole**

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole

**Technical provisions calculated as a sum of BE and RM**

**R0010**

**R0050**

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |

▼ B

**Best estimate**

Premium provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Premium Provisions

**Claims provisions**

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Net Best Estimate of Claims Provisions

**Total Best estimate — gross**

**Total Best estimate — net**

**Risk margin**

**Amount of the transitional on Technical Provisions**

Technical Provisions calculated as a whole

Best estimate

Risk margin

R0060

R0140

R0150

R0160

R0240

R0250

R0260

R0270

R0280

R0290

R0300

R0310

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |



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**Technical provisions — total**

Technical provisions — total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default — total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re — total

**R0320**

**R0330**

**R0340**

| Accepted non-proportional reinsurance |                                       |   |                                       | Total Non-Life obligation |
|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
| Non-proportional health reinsurance   | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance |                           |
| C0140                                 | C0150                                 | C0160   | C0170                                 | C0180                     |
| X                                     | X                                     | X   | X                                     | X                         |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |
|                                       |                                       |   |                                       |                           |

**S.17.02.01**

**Non-Life Technical Provisions — By country**

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

| Geographical zone   |              | Direct business |                                    |                                      |  |  |                                |   |  |
|---|--------------|-----------------|------------------------------------|--------------------------------------|--|--|--------------------------------|---|--|
|   |              | C0010           | Medical expense insurance<br>C0020 | Income protection insurance<br>C0030 | Workers' compensation insurance<br>C0040 | Motor vehicle liability insurance<br>C0050 | Other motor insurance<br>C0060 | Marine, aviation and transport insurance<br>C0070 | Fire and other damage to property insurance<br>C0080 |
| Home country  | <b>R0010</b> | X               |                                    |                                      |  |  |                                |   |  |
| EEA countries outside the materiality threshold — not reported by country | <b>R0020</b> | X               |                                    |                                      |  |  |                                |   |  |

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| Geographical zone   |       | 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 |       |
|   |       | C0010                     | C0020                       | C0030                           | C0040                             | C0050                 | C0060                                    | C0070                                       | C0080 |
| Non-EEA countries outside the materiality threshold — not reported by country | R0030 | X                         |                             |                                 |                                   |                       |  |   |       |

| By country |       | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Country 1  | R0040 |       |       |       |       |       |       |       |       |
| ...        |       |       |       |       |       |       |       |       |       |

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| Geographical zone   |       |             | Direct business             |                                 |                          |            |                              |
|---|-------|-------------|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|
|   |       |             | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
|   |       | C0010       | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
| Home country  | R0010 | <del></del> |                             |                                 |                          |            |                              |
| EEA countries outside the materiality threshold — not reported by country     | R0020 | <del></del> |                             |                                 |                          |            |                              |
| Non-EEA countries outside the materiality threshold — not reported by country | R0030 | <del></del> |                             |                                 |                          |            |                              |
| By country  |       | C0010       | C0090                       | C0100                           | C0110                    | C0120      | C0130                        |
| Country 1   | R0040 |             |                             |                                 |                          |            |                              |
| ...   |       |             |                             |                                 |                          |            |                              |

▼B

S.18.01.01

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

|   |       | Best Estimate Premium Provision (Gross) |  |                 |                     | Best Estimate Claim Provision (Gross) |  |                 |                     | Total recoverable from reinsurance (after the adjustment) |
|---|-------|---|--|-----------------|---------------------|---------------------------------------|--|-----------------|---------------------|---|
|   |       | Cash out-flows                          |  | Cash in-flows   |                     | Cash out-flows                        |  | Cash in-flows   |                     |   |
|   |       | Future benefits                         | Future expenses and other cash-out flows | Future premiums | Other cash-in flows | Future benefits                       | Future expenses and other cash-out flows | Future premiums | Other cash-in flows |   |
|   |       | C0010                                   | C0020                                    | C0030           | C0040               | C0050                                 | C0060                                    | C0070           | C0080               |   |
| Year (projection of undiscounted expected cash-flows) |       |   |  |                 |                     |                                       |  |                 |                     |   |
| 1   | R0010 |   |  |                 |                     |                                       |  |                 |                     |   |
| 2   | R0020 |   |  |                 |                     |                                       |  |                 |                     |   |
| 3   | R0030 |   |  |                 |                     |                                       |  |                 |                     |   |
| 4   | R0040 |   |  |                 |                     |                                       |  |                 |                     |   |
| 5   | R0050 |   |  |                 |                     |                                       |  |                 |                     |   |
| 6   | R0060 |   |  |                 |                     |                                       |  |                 |                     |   |
| 7   | R0070 |   |  |                 |                     |                                       |  |                 |                     |   |
| 8   | R0080 |   |  |                 |                     |                                       |  |                 |                     |   |
| 9   | R0090 |   |  |                 |                     |                                       |  |                 |                     |   |
| 10  | R0100 |   |  |                 |                     |                                       |  |                 |                     |   |
| 11  | R0110 |   |  |                 |                     |                                       |  |                 |                     |   |
| 12  | R0120 |   |  |                 |                     |                                       |  |                 |                     |   |
| 13  | R0130 |   |  |                 |                     |                                       |  |                 |                     |   |
| 14  | R0140 |   |  |                 |                     |                                       |  |                 |                     |   |
| 15  | R0150 |   |  |                 |                     |                                       |  |                 |                     |   |

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

▼B

S.19.01.01

Non-life insurance claims

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

Gross Claims Paid (non-cumulative)

(absolute amount)

| Year         | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | In Current year | Sum of years (cumulative) |
|--------------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|-----------------|---------------------------|
|              | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |                 |                           |
| 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            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        |                 |                           |
| <b>Total</b> | <b>R0260</b>     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        |                 |                           |

▼B

Reinsurance Recoveries received (non-cumulative)

(absolute amount)

| Year         | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | In Current year | Sum of years (cumulative) |
|--------------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|-----------------|---------------------------|
|              | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |                 |                           |
| Prior        | R0300            | X | X | X | X | X | X | X | X | X | X  | X  | X  | X  | X  |        | R0300           |                           |
| N-14         | R0310            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0310           |                           |
| N-13         | R0320            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0320           |                           |
| N-12         | R0330            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0330           |                           |
| N-11         | R0340            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0340           |                           |
| N-10         | R0350            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0350           |                           |
| N-9          | R0360            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0360           |                           |
| N-8          | R0370            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0370           |                           |
| N-7          | R0380            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0380           |                           |
| N-6          | R0390            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0390           |                           |
| N-5          | R0400            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0400           |                           |
| N-4          | R0410            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0410           |                           |
| N-3          | R0420            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0420           |                           |
| N-2          | R0430            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0430           |                           |
| N-1          | R0440            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0440           |                           |
| N            | R0450            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0450           |                           |
| <b>Total</b> |                  |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0460           |                           |

▼B

Net Claims Paid (non-cumulative)

(absolute amount)

| Year         | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | In Current year | Sum of years (cumulative) |
|--------------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|-----------------|---------------------------|
|              | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |                 |                           |
| Prior        | R0500            | X | X | X | X | X | X | X | X | X | X  | X  | X  | X  | X  |        | R0500           |                           |
| N-14         | R0510            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0510           |                           |
| N-13         | R0520            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0520           |                           |
| N-12         | R0530            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0530           |                           |
| N-11         | R0540            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0540           |                           |
| N-10         | R0550            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0550           |                           |
| N-9          | R0560            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0560           |                           |
| N-8          | R0570            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0570           |                           |
| N-7          | R0580            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0580           |                           |
| N-6          | R0590            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0590           |                           |
| N-5          | R0600            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0600           |                           |
| N-4          | R0610            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0610           |                           |
| N-3          | R0620            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0620           |                           |
| N-2          | R0630            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0630           |                           |
| N-1          | R0640            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0640           |                           |
| N            | R0650            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0650           |                           |
| <b>Total</b> | <b>R0660</b>     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | <b>R0660</b>    |                           |



▼B

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

| Year  | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | Year end<br>(discounted<br>data) |
|-------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|----------------------------------|
|       | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |                                  |
| Prior | R0100            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0100                            |
| N-14  | R0110            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0110                            |
| N-13  | R0120            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0120                            |
| N-12  | R0130            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0130                            |
| N-11  | R0140            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0140                            |
| N-10  | R0150            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0150                            |
| N-9   | R0160            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0160                            |
| N-8   | R0170            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0170                            |
| N-7   | R0180            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0180                            |
| N-6   | R0190            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0190                            |
| N-5   | R0200            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0200                            |
| N-4   | R0210            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0210                            |
| N-3   | R0220            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0220                            |
| N-2   | R0230            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0230                            |
| N-1   | R0240            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0240                            |
| N     | R0250            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0250                            |
|       | <b>Total</b>     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | <b>R0260</b>                     |

▼ B

**Undiscounted Best Estimate Claims Provisions — Reinsurance recoverable**

(absolute amount)

| Year  | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | Year end<br>(discounted<br>data) |
|-------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|----------------------------------|
|       | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |                                  |
| Prior | R0300            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0300                            |
| N-14  | R0310            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0310                            |
| N-13  | R0320            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0320                            |
| N-12  | R0330            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0330                            |
| N-11  | R0340            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0340                            |
| N-10  | R0350            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0350                            |
| N-9   | R0360            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0360                            |
| N-8   | R0370            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0370                            |
| N-7   | R0380            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0380                            |
| N-6   | R0390            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0390                            |
| N-5   | R0400            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0400                            |
| N-4   | R0410            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0410                            |
| N-3   | R0420            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0420                            |
| N-2   | R0430            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0430                            |
| N-1   | R0440            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0440                            |
| N     | R0450            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0450                            |
|       | <b>Total</b>     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | <b>R0460</b>                     |

▼ **B**

**Net Undiscounted Best Estimate Claims Provisions**

(absolute amount)

| Year         | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | Year end<br>(discounted<br>data)<br>C1560 |
|--------------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|---|
|              | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |   |
| Prior        | R0500            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0500                                     |
| N-14         | R0510            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0510                                     |
| N-13         | R0520            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0520                                     |
| N-12         | R0530            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0530                                     |
| N-11         | R0540            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0540                                     |
| N-10         | R0550            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0550                                     |
| N-9          | R0560            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0560                                     |
| N-8          | R0570            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0570                                     |
| N-7          | R0580            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0580                                     |
| N-6          | R0590            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0590                                     |
| N-5          | R0600            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0600                                     |
| N-4          | R0610            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0610                                     |
| N-3          | R0620            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0620                                     |
| N-2          | R0630            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0630                                     |
| N-1          | R0640            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0640                                     |
| N            | R0650            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0650                                     |
| <b>Total</b> |                  |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | <b>R0660</b>                              |

▼ **B**

**Gross Reported but not Settled Claims (RBNS)**

(absolute amount)

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

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**Reinsurance RBNS Claims**

(absolute amount)

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

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**Net RBNS Claims**

(absolute amount)

| Year         | Development year |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | Year end     |       |
|--------------|------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|--------|--------------|-------|
|              | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + |              | C1760 |
| Prior        | R0500            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0500        |       |
| N-14         | R0510            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0510        |       |
| N-13         | R0520            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0520        |       |
| N-12         | R0530            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0530        |       |
| N-11         | R0540            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0540        |       |
| N-10         | R0550            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0550        |       |
| N-9          | R0560            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0560        |       |
| N-8          | R0570            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0570        |       |
| N-7          | R0580            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0580        |       |
| N-6          | R0590            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0590        |       |
| N-5          | R0600            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0600        |       |
| N-4          | R0610            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0610        |       |
| N-3          | R0620            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0620        |       |
| N-2          | R0630            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0630        |       |
| N-1          | R0640            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0640        |       |
| N            | R0650            |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | R0650        |       |
| <b>Total</b> | <b>R0660</b>     |   |   |   |   |   |   |   |   |   |    |    |    |    |    |        | <b>R0660</b> |       |

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

|   |       | N-14  | N-13  | N-12  | N-11  | N-10  | N-9   | N-8   | N-7   | N-6   | N-5   | N-4   | N-3   | N-2   | N-1   | N     |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|   |       | C1800 | C1810 | C1820 | C1830 | C1840 | C1850 | C1860 | C1870 | C1880 | C1890 | C1900 | C1910 | C1920 | C1930 | C1940 |
| Historic inflation rate — total               | R0700 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Historic inflation rate: external inflation   | R0710 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Historic inflation rate: endogenous inflation | R0720 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   |       | C2000 | C2010 | C2020 | C2030 | C2040 | C2050 | C2060 | C2070 | C2080 | C2090 | C2100 | C2110 | C2120 | C2130 | C2140 |
|   |       | N+1   | N+2   | N+3   | N+4   | N+5   | N+6   | N+7   | N+8   | N+9   | N+10  | N+11  | N+12  | N+13  | N+14  | N+15  |
| Expected inflation rate — total               | R0730 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Expected inflation rate: external inflation   | R0740 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Expected inflation rate: endogenous inflation | R0750 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
|   |       | C2200 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Description of inflation rate used:           | R0760 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |

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S.20.01.01

Development of the distribution of the claims incurred

|                                  |       |  |
|----------------------------------|-------|--|
| Line of business:                | Z0010 |  |
| Accident year/ underwriting year | Z0020 |  |

Gross RBNS Claims

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



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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: |   |   |   |   |
|                      |              |   |   |   |                                     | settled with payment                  |   |   | settled without any payment                 |   |
|                      |              | Number of claims                                      | Gross RBNS at the beginning of the year | Gross payments made during the current year | Gross RBNS at the end of the period | Number of claims ended with payments  | Gross RBNS at the beginning of the year | Gross payments made during the current year | Number of claims ended without any payments | Gross RBNS at the beginning of the year referred to claim settled without any payment |
| Year                 |              | C0020   | C0030                                   | C0040                                       | C0050                               | C0060                                 | C0070                                   | C0080                                       | C0090                                       | C0100   |
| N-4                  | <b>R0120</b> |   |   |   |                                     |                                       |   |   |   |   |
| N-3                  | <b>R0130</b> |   |   |   |                                     |                                       |   |   |   |   |
| N-2                  | <b>R0140</b> |   |   |   |                                     |                                       |   |   |   |   |
| N-1                  | <b>R0150</b> |   |   |   |                                     |                                       |   |   |   |   |
| Total previous years | <b>R0160</b> |   |   |   |                                     |                                       |   |   |   |   |
| N                    | <b>R0170</b> |   |   |   |                                     |                                       |   |   |   |   |
| <b>Total</b>         | <b>R0180</b> |   |   |   |                                     |                                       |   |   |   |   |

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**Gross RBNS Claims**

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

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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: |   |
|                      |              |                                    |   |                                     | settled with payment                  |   | settled without any payment                 |                                    |   |                                     |                                       |   |
| Year                 |              | Number of claims                   | Gross payments made during the current year | Gross RBNS at the end of the period | Number of claims ended with payments  | Gross payments made during the current year | Number of claims ended without any payments | Number of claims                   | Gross payments made during the current year | Gross RBNS at the end of the period | Number of claims ended with payments  | Gross payments made during the current year |
|                      |              | C0110                              | C0120                                       | C0130                               | C0140                                 | C0150                                       | C0160                                       | C0170                              | C0180                                       | C0190                               | C0200                                 | C0210                                       |
| N-1                  | <b>R0150</b> |                                    |   |                                     |                                       |   |   |                                    |   |                                     |                                       |   |
| Total previous years | <b>R0160</b> |                                    |   |                                     |                                       |   |   |                                    |   |                                     |                                       |   |
| N                    | <b>R0170</b> |                                    |   |                                     |                                       |   |   |                                    |   |                                     |                                       |   |
| Total                | <b>R0180</b> |                                    |   |                                     |                                       |   |   |                                    |   |                                     |                                       |   |

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Loss distribution risk profile

|                                  |              |  |
|----------------------------------|--------------|--|
| Line of business                 | <b>Z0010</b> |  |
| Accident year/ underwriting year | <b>Z0020</b> |  |

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

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

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|            |              | Start claims incurred | End claims incurred | Number of claims AY/ UWY year N-6 | Total claims incurred AY/UWY year N-6 | Number of claims AY/ UWY year N-7 | Total claims incurred AY/UWY year N-7 | Number of claims AY/ UWY year N-8 | Total claims incurred AY/UWY year N-8 | Number of claims AY/ UWY year N-9 | Total claims incurred AY/UWY year N-9 | Number of claims AY/ UWY year N-10 | Total claims incurred AY/UWY year N-10 | Number of claims AY/ UWY year N-11 | Total claims incurred AY/UWY year N-11 |
|------------|--------------|-----------------------|---------------------|-----------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|-----------------------------------|---------------------------------------|------------------------------------|--|------------------------------------|--|
|            |              | C0030                 | C0040               | C0170                             | C0180                                 | C0190                             | C0200                                 | C0210                             | C0220                                 | C0230                             | C0240                                 | C0250                              | C0260                                  | C0270                              | C0280                                  |
| Bracket 1  | <b>R0010</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 2  | <b>R0020</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 3  | <b>R0030</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 4  | <b>R0040</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 5  | <b>R0050</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 6  | <b>R0060</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 7  | <b>R0070</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 8  | <b>R0080</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 9  | <b>R0090</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 10 | <b>R0100</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 11 | <b>R0110</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 12 | <b>R0120</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 13 | <b>R0130</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 14 | <b>R0140</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |
| Bracket 15 | <b>R0150</b> |                       |                     |                                   |                                       |                                   |                                       |                                   |                                       |                                   |                                       |                                    |  |                                    |  |

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

|           |              | Start claims incurred | End claims incurred | Number of claims AY/UWY year N-12 | Total claims incurred AY/UWY year N-12 | Number of claims AY/UWY year N-13 | Total claims incurred AY/UWY year N-13 | Number of claims AY/UWY year N-14 | Total claims incurred AY/UWY year N-14 |
|-----------|--------------|-----------------------|---------------------|-----------------------------------|--|-----------------------------------|--|-----------------------------------|--|
|           |              | C0030                 | C0040               | C0290                             | C0300                                  | C0310                             | C0320                                  | C0330                             | C0340                                  |
| Bracket 1 | <b>R0010</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 2 | <b>R0020</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 3 | <b>R0030</b> |                       |                     |                                   |  |                                   |  |                                   |  |

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|            |              | Start claims incurred | End claims incurred | Number of claims AY/UWY year N-12 | Total claims incurred AY/UWY year N-12 | Number of claims AY/UWY year N-13 | Total claims incurred AY/UWY year N-13 | Number of claims AY/UWY year N-14 | Total claims incurred AY/UWY year N-14 |
|------------|--------------|-----------------------|---------------------|-----------------------------------|--|-----------------------------------|--|-----------------------------------|--|
|            |              | C0030                 | C0040               | C0290                             | C0300                                  | C0310                             | C0320                                  | C0330                             | C0340                                  |
| Bracket 4  | <b>R0040</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 5  | <b>R0050</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 6  | <b>R0060</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 7  | <b>R0070</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 8  | <b>R0080</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 9  | <b>R0090</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 10 | <b>R0100</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 11 | <b>R0110</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 12 | <b>R0120</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 13 | <b>R0130</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 14 | <b>R0140</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 15 | <b>R0150</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 16 | <b>R0160</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 17 | <b>R0170</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 18 | <b>R0180</b> |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 19 | <b>R0190</b> |                       |                     |                                   |  |                                   |  |                                   |  |



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|              |              | Start claims incurred | End claims incurred | Number of claims AY/UWY year N-12 | Total claims incurred AY/UWY year N-12 | Number of claims AY/UWY year N-13 | Total claims incurred AY/UWY year N-13 | Number of claims AY/UWY year N-14 | Total claims incurred AY/UWY year N-14 |
|--------------|--------------|-----------------------|---------------------|-----------------------------------|--|-----------------------------------|--|-----------------------------------|--|
|              |              | C0030                 | C0040               | C0290                             | C0300                                  | C0310                             | C0320                                  | C0330                             | C0340                                  |
| Bracket 20   | R0200        |                       |                     |                                   |  |                                   |  |                                   |  |
| Bracket 21   | R0210        |                       |                     |                                   |  |                                   |  |                                   |  |
| <b>Total</b> | <b>R0300</b> |                       |                     |                                   |  |                                   |  |                                   |  |

S.21.02.01

Underwriting risks non-life

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

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

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Non-life distribution of underwriting risks — by sum insured

|                         |              |  |
|-------------------------|--------------|--|
| <b>Line of business</b> | <b>Z0010</b> |  |
|-------------------------|--------------|--|

|            |              | <b>Start sum insured</b> | <b>End sum insured</b> | <b>Number of underwriting risks</b> | <b>Total sum insured</b> | <b>Total annual written premium</b> |
|------------|--------------|--------------------------|------------------------|-------------------------------------|--------------------------|-------------------------------------|
|            |              | <b>C0020</b>             | <b>C0030</b>           | <b>C0040</b>                        | <b>C0050</b>             | <b>C0060</b>                        |
| Bracket 1  | <b>R0010</b> |                          |                        |                                     |                          |                                     |
| Bracket 2  | <b>R0020</b> |                          |                        |                                     |                          |                                     |
| Bracket 3  | <b>R0030</b> |                          |                        |                                     |                          |                                     |
| Bracket 4  | <b>R0040</b> |                          |                        |                                     |                          |                                     |
| Bracket 5  | <b>R0050</b> |                          |                        |                                     |                          |                                     |
| Bracket 6  | <b>R0060</b> |                          |                        |                                     |                          |                                     |
| Bracket 7  | <b>R0070</b> |                          |                        |                                     |                          |                                     |
| Bracket 8  | <b>R0080</b> |                          |                        |                                     |                          |                                     |
| Bracket 9  | <b>R0090</b> |                          |                        |                                     |                          |                                     |
| Bracket 10 | <b>R0100</b> |                          |                        |                                     |                          |                                     |
| Bracket 11 | <b>R0110</b> |                          |                        |                                     |                          |                                     |
| Bracket 12 | <b>R0120</b> |                          |                        |                                     |                          |                                     |
| Bracket 13 | <b>R0130</b> |                          |                        |                                     |                          |                                     |
| Bracket 14 | <b>R0140</b> |                          |                        |                                     |                          |                                     |
| Bracket 15 | <b>R0150</b> |                          |                        |                                     |                          |                                     |

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|              |              | Start sum insured | End sum insured | Number of underwriting risks | Total sum insured | Total annual written premium |
|--------------|--------------|-------------------|-----------------|------------------------------|-------------------|------------------------------|
|              |              | C0020             | C0030           | C0040                        | C0050             | C0060                        |
| Bracket 16   | <b>R0160</b> |                   |                 |                              |                   |                              |
| Bracket 17   | <b>R0170</b> |                   |                 |                              |                   |                              |
| Bracket 18   | <b>R0180</b> |                   |                 |                              |                   |                              |
| Bracket 19   | <b>R0190</b> |                   |                 |                              |                   |                              |
| Bracket 20   | <b>R0200</b> |                   |                 |                              |                   |                              |
| Bracket 21   | <b>R0210</b> |                   |                 |                              |                   |                              |
| <b>Total</b> | <b>R0220</b> |                   |                 |                              |                   |                              |

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Impact of long term guarantees measures and transitionals

|   |              | 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  |
| <b>Technical provisions</b>                                     | <b>R0010</b> |  |  |  |                                       |   |   |   |  |   |  |
| <b>Basic own funds</b>  | <b>R0020</b> |  |  |  |                                       |   |   |   |  |   |  |
| Excess of assets over liabilities                               | <b>R0030</b> |  |  |  |                                       |   |   |   |  |   |  |
| Restricted own funds due to ring-fencing and matching portfolio | <b>R0040</b> |  |  |  |                                       |   |   |   |  |   |  |
| <b>Eligible own funds to meet Solvency Capital Requirement</b>  | <b>R0050</b> |  |  |  |                                       |   |   |   |  |   |  |
| Tier 1  | <b>R0060</b> |  |  |  |                                       |   |   |   |  |   |  |
| Tier 2  | <b>R0070</b> |  |  |  |                                       |   |   |   |  |   |  |
| Tier 3  | <b>R0080</b> |  |  |  |                                       |   |   |   |  |   |  |
| <b>Solvency Capital Requirement</b>                             | <b>R0090</b> |  |  |  |                                       |   |   |   |  |   |  |
| <b>Eligible own funds to meet Minimum Capital Requirement</b>   | <b>R0100</b> |  |  |  |                                       |   |   |   |  |   |  |
| <b>Minimum Capital Requirement</b>                              | <b>R0110</b> |  |  |  |                                       |   |   |   |  |   |  |

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Impact of long term guarantees measures and transitionals

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

|                    |       |  |
|--------------------|-------|--|
| Matching portfolio | Z0010 |  |
|--------------------|-------|--|

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

▼B

|  |              | 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   |
| <b>Year (projection of undiscounted expected cash-flows)</b> |              |  |                        |                             |   |   |
| 14   | <b>R0140</b> |  |                        |                             |   |   |
| 15   | <b>R0150</b> |  |                        |                             |   |   |
| 16   | <b>R0160</b> |  |                        |                             |   |   |
| 17   | <b>R0170</b> |  |                        |                             |   |   |
| 18   | <b>R0180</b> |  |                        |                             |   |   |
| 19   | <b>R0190</b> |  |                        |                             |   |   |
| 20   | <b>R0200</b> |  |                        |                             |   |   |
| 21   | <b>R0210</b> |  |                        |                             |   |   |
| 22   | <b>R0220</b> |  |                        |                             |   |   |
| 23   | <b>R0230</b> |  |                        |                             |   |   |
| 24   | <b>R0240</b> |  |                        |                             |   |   |
| 25   | <b>R0250</b> |  |                        |                             |   |   |
| 26   | <b>R0260</b> |  |                        |                             |   |   |
| 27   | <b>R0270</b> |  |                        |                             |   |   |
| 28   | <b>R0280</b> |  |                        |                             |   |   |
| 29   | <b>R0290</b> |  |                        |                             |   |   |
| 30   | <b>R0300</b> |  |                        |                             |   |   |

▼B

|  |              | 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   |
| <b>Year (projection of undiscounted expected cash-flows)</b> |              |  |                        |                             |   |   |
| 31   | <b>R0310</b> |  |                        |                             |   |   |
| 32   | <b>R0320</b> |  |                        |                             |   |   |
| 33   | <b>R0330</b> |  |                        |                             |   |   |
| 34   | <b>R0340</b> |  |                        |                             |   |   |
| 35   | <b>R0350</b> |  |                        |                             |   |   |
| 36   | <b>R0360</b> |  |                        |                             |   |   |
| 37   | <b>R0370</b> |  |                        |                             |   |   |
| 38   | <b>R0380</b> |  |                        |                             |   |   |
| 39   | <b>R0390</b> |  |                        |                             |   |   |
| 40   | <b>R0400</b> |  |                        |                             |   |   |
| 41-45  | <b>R0410</b> |  |                        |                             |   |   |
| 46-50  | <b>R0420</b> |  |                        |                             |   |   |
| 51-60  | <b>R0430</b> |  |                        |                             |   |   |
| 61-70  | <b>R0440</b> |  |                        |                             |   |   |
| 71 & after   | <b>R0450</b> |  |                        |                             |   |   |



▼ **B**

SR.22.03.01

**Information on the matching adjustment calculation**

|                           |              |  |
|---------------------------|--------------|--|
| <b>Matching portfolio</b> | <b>Z0010</b> |  |
|---------------------------|--------------|--|

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

▼ **B**

**S.22.04.01**

**Information on the transitional on interest rates calculation**

**Overall calculation of the transitional adjustment**

|   |              |              |
|---|--------------|--------------|
| <b>Currency</b>   | <b>Z0010</b> |              |
|   |              | <b>C0010</b> |
| Solvency I Interest rate                                | <b>R0010</b> |              |
| Annual effective rate                                   | <b>R0020</b> |              |
| Portion of the difference applied at the reporting date | <b>R0030</b> |              |
| Adjustment to risk free rate                            | <b>R0040</b> |              |

**Solvency I Interest rate**

|                 |              |
|-----------------|--------------|
| <b>Currency</b> | <b>Z0010</b> |
|-----------------|--------------|

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

▼ **B**

**S.22.05.01**

**Overall calculation of the transitional on technical provisions**

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

**S.22.06.01**

**Best estimate subject to volatility adjustment by country and currency**

|                         |              |  |
|-------------------------|--------------|--|
| <b>Line of Business</b> | <b>Z0010</b> |  |
|-------------------------|--------------|--|

**R0010**

| <b>By currency</b> |     |
|--------------------|-----|
| <b>C0010</b>       | ... |
|                    |     |

▼ B

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

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

| Part of the Best Estimate subject to volatility adjustment written in currencies |     |
|--|-----|
| C0050  | ... |
|  |     |
|  |     |

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

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

| Part of the Best Estimate subject to volatility adjustment written in currencies |     |
|--|-----|
| C0050  | ... |
|  |     |
|  |     |

▼B

S.23.01.01

Own funds

**Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35**

Ordinary share capital (gross of own shares)

Share premium account related to ordinary share capital

Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings

Subordinated mutual member accounts

Surplus funds

Preference shares

Share premium account related to preference shares

Reconciliation reserve

Subordinated liabilities

An amount equal to the value of net deferred tax assets

Other own fund items approved by the supervisory authority as basic own funds not specified above

**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

| Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|-------|-----------------------|---------------------|--------|--------|
| C0010 | C0020                 | C0030               | C0040  | C0050  |
|       |                       |                     |        |        |
| R0010 |                       |                     |        |        |
| R0030 |                       |                     |        |        |
| R0040 |                       |                     |        |        |
| R0050 |                       |                     |        |        |
| R0070 |                       |                     |        |        |
| R0090 |                       |                     |        |        |
| R0110 |                       |                     |        |        |
| R0130 |                       |                     |        |        |
| R0140 |                       |                     |        |        |
| R0160 |                       |                     |        |        |
| R0180 |                       |                     |        |        |
|       |                       |                     |        |        |
| R0220 |                       |                     |        |        |

▼ B

**Deductions**

▼ M1

Deductions for participations in financial and credit institutions

▼ B

**Total basic own funds after deductions**

**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Other ancillary own funds

**Total ancillary own funds**

|       | Total | Tier 1 —<br>unrestricted | Tier 1 —<br>restricted | Tier 2 | Tier 3 |
|-------|-------|--------------------------|------------------------|--------|--------|
|       | C0010 | C0020                    | C0030                  | C0040  | C0050  |
|       |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0230 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0290 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0300 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0310 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0320 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0330 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0340 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0350 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0360 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0370 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0390 |       |                          |                        |        |        |
|       |       |                          |                        |        |        |
| R0400 |       |                          |                        |        |        |

▼ **B**

**Available and eligible own funds**

Total available own funds to meet the SCR

Total available own funds to meet the MCR

Total eligible own funds to meet the SCR

Total eligible own funds to meet the MCR

**SCR**

**MCR**

**Ratio of Eligible own funds to SCR**

**Ratio of Eligible own funds to MCR**

**Reconciliation reserve**

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

**Reconciliation reserve**

**Expected profits**

Expected profits included in future premiums (EPIFP) — Life business

| Total        | Tier 1 —<br>unrestricted | Tier 1 —<br>restricted | Tier 2 | Tier 3 |
|--------------|--------------------------|------------------------|--------|--------|
| C0010        | C0020                    | C0030                  | C0040  | C0050  |
|              |                          |                        |        |        |
| <b>R0500</b> |                          |                        |        |        |
| <b>R0510</b> |                          |                        |        |        |
| <b>R0540</b> |                          |                        |        |        |
| <b>R0550</b> |                          |                        |        |        |
| <b>R0580</b> |                          |                        |        |        |
| <b>R0600</b> |                          |                        |        |        |
| <b>R0620</b> |                          |                        |        |        |
| <b>R0640</b> |                          |                        |        |        |

|              | C0060 |
|--------------|-------|
| <b>R0700</b> |       |
| <b>R0710</b> |       |
| <b>R0720</b> |       |
| <b>R0730</b> |       |
| <b>R0740</b> |       |
| <b>R0760</b> |       |
| <b>R0770</b> |       |

▼B

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

**Total Expected profits included in future premiums (EPIFP)**

|              |              |  |
|--------------|--------------|--|
|              | <b>C0060</b> |  |
| <b>R0780</b> |              |  |
| R0790        |              |  |

**S.23.01.04**

**Own funds**

**Basic own funds before deduction for participations in other financial sector**

Ordinary share capital (gross of own shares)

Non-available called but not paid in ordinary share capital at group level

Share premium account related to ordinary share capital

Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings

Subordinated mutual member accounts

Non-available subordinated mutual member accounts at group level

Surplus funds

Non-available surplus funds at group level

Preference shares

Non-available preference shares at group level

Share premium account related to preference shares

Non-available share premium account related to preference shares at group level

|              | <b>Total</b> | <b>Tier 1 —<br/>unrestricted</b> | <b>Tier 1 —<br/>restricted</b> | <b>Tier 2</b> | <b>Tier 3</b> |
|--------------|--------------|----------------------------------|--------------------------------|---------------|---------------|
|              | <b>C0010</b> | <b>C0020</b>                     | <b>C0030</b>                   | <b>C0040</b>  | <b>C0050</b>  |
| <b>R0010</b> |              |                                  |                                |               |               |
| <b>R0020</b> |              |                                  |                                |               |               |
| <b>R0030</b> |              |                                  |                                |               |               |
| <b>R0040</b> |              |                                  |                                |               |               |
| <b>R0050</b> |              |                                  |                                |               |               |
| <b>R0060</b> |              |                                  |                                |               |               |
| <b>R0070</b> |              |                                  |                                |               |               |
| <b>R0080</b> |              |                                  |                                |               |               |
| <b>R0090</b> |              |                                  |                                |               |               |
| <b>R0100</b> |              |                                  |                                |               |               |
| <b>R0110</b> |              |                                  |                                |               |               |
| <b>R0120</b> |              |                                  |                                |               |               |



▼ **B**

Reconciliation reserve

Subordinated liabilities

Non-available subordinated liabilities at group level

An amount equal to the value of net deferred tax assets

The amount equal to the value of net deferred tax assets not available at the group level

Other items approved by supervisory authority as basic own funds not specified above

Non available own funds related to other own funds items approved by supervisory authority

Minority interests (if not reported as part of a specific own fund item)

Non-available minority interests at group level

**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**

▼ **M1**

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

▼ **B**

**Deductions**

▼ **M1**

Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities

▼ **B**

whereof deducted according to art 228 of the Directive 2009/138/EC

|              | Total | Tier 1 —<br>unrestricted | Tier 1 —<br>restricted | Tier 2 | Tier 3 |
|--------------|-------|--------------------------|------------------------|--------|--------|
|              | C0010 | C0020                    | C0030                  | C0040  | C0050  |
| <b>R0130</b> |       |                          |                        |        |        |
| <b>R0140</b> |       |                          |                        |        |        |
| <b>R0150</b> |       |                          |                        |        |        |
| <b>R0160</b> |       |                          |                        |        |        |
| <b>R0170</b> |       |                          |                        |        |        |
| <b>R0180</b> |       |                          |                        |        |        |
| <b>R0190</b> |       |                          |                        |        |        |
| <b>R0200</b> |       |                          |                        |        |        |
| <b>R0210</b> |       |                          |                        |        |        |
|              |       |                          |                        |        |        |
| <b>R0220</b> |       |                          |                        |        |        |
|              |       |                          |                        |        |        |
| <b>R0230</b> |       |                          |                        |        |        |
| <b>R0240</b> |       |                          |                        |        |        |

▼**B**

Deductions for participations where there is non-availability of information (Article 229)

Deduction for participations included by using D&A when a combination of methods is used

Total of non-available own fund items

**Total deductions**

**Total basic own funds after deductions**

**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive **2009/138/EC**

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls — other than under **first subparagraph** of Article 96(3) of the Directive **2009/138/EC**

|              | Total | Tier 1 —<br>unrestricted | Tier 1 —<br>restricted | Tier 2 | Tier 3 |
|--------------|-------|--------------------------|------------------------|--------|--------|
|              | C0010 | C0020                    | C0030                  | C0040  | C0050  |
| <b>R0250</b> |       |                          |                        |        |        |
| <b>R0260</b> |       |                          |                        |        |        |
| <b>R0270</b> |       |                          |                        |        |        |
| <b>R0280</b> |       |                          |                        |        |        |
| <b>R0290</b> |       |                          |                        |        |        |
|              | X     | X                        | X                      | X      | X      |
| <b>R0300</b> |       | X                        | X                      |        | X      |
| <b>R0310</b> |       | X                        | X                      |        | X      |
| <b>R0320</b> |       | X                        | X                      |        |        |
| <b>R0330</b> |       | X                        | X                      |        |        |
| <b>R0340</b> |       | X                        | X                      |        | X      |
| <b>R0350</b> |       | X                        | X                      |        |        |
| <b>R0360</b> |       | X                        | X                      |        | X      |
| <b>R0370</b> |       | X                        | X                      |        |        |

▼ B

Non available ancillary own funds at group level

Other ancillary own funds

**Total ancillary own funds**

**Own funds of other financial sectors**

Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions

Institutions for occupational retirement provision

Non regulated entities carrying out financial activities

▼ M1

Total own funds of other financial sectors

▼ B

**Own funds when using the D&A, exclusively or in combination of method 1**

Own funds aggregated when using the D&A and combination of method

Own funds aggregated when using the D&A and combination of method net of IGT

Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)

Total available own funds to meet the minimum consolidated group SCR

|              | Total | Tier 1 —<br>unrestricted | Tier 1 —<br>restricted | Tier 2 | Tier 3 |
|--------------|-------|--------------------------|------------------------|--------|--------|
|              | C0010 | C0020                    | C0030                  | C0040  | C0050  |
| <b>R0380</b> |       |                          |                        |        |        |
| <b>R0390</b> |       |                          |                        |        |        |
| <b>R0400</b> |       |                          |                        |        |        |
|              |       |                          |                        |        |        |
| <b>R0410</b> |       |                          |                        |        |        |
| <b>R0420</b> |       |                          |                        |        |        |
| <b>R0430</b> |       |                          |                        |        |        |
| <b>R0440</b> |       |                          |                        |        |        |
|              |       |                          |                        |        |        |
| <b>R0450</b> |       |                          |                        |        |        |
| <b>R0460</b> |       |                          |                        |        |        |
| <b>R0520</b> |       |                          |                        |        |        |
| <b>R0530</b> |       |                          |                        |        |        |

▼ **B**

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 eligible own funds to meet the minimum consolidated group SCR

**Consolidated Group SCR**

**Minimum consolidated Group SCR**

**Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)**

**Ratio of Eligible own funds to Minimum Consolidated Group SCR**

**Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)**

**SCR for entities included with D&A method**

**Group SCR**

**Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A**

**R0560**

**R0570**

**R0590**

**R0610**

**R0630**

**R0650**

**R0660**

**R0670**

**R0680**

**R0690**

| Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|-------|-----------------------|---------------------|--------|--------|
| C0010 | C0020                 | C0030               | C0040  | C0050  |
|       |                       |                     |        |        |
|       |                       |                     |        | X      |
|       | X                     | X                   | X      | X      |
|       | X                     | X                   | X      | X      |
|       | X                     | X                   | X      | X      |
|       | X                     | X                   | X      | X      |
|       |                       |                     |        |        |
|       | X                     | X                   | X      | X      |
|       | X                     | X                   | X      | X      |
|       | X                     | X                   | X      | X      |

▼ **B**

**Reconciliation reserve**

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Other non available own funds

**Reconciliation reserve**

**Expected profits**

Expected profits included in future premiums (EPIFP) — Life business

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

**Total Expected profits included in future premiums (EPIFP)**

|              | C0060 |  |
|--------------|-------|--|
|              |       |  |
| <b>R0700</b> |       |  |
| <b>R0710</b> |       |  |
| <b>R0720</b> |       |  |
| <b>R0730</b> |       |  |
| <b>R0740</b> |       |  |
| <b>R0750</b> |       |  |
| <b>R0760</b> |       |  |
| <b>R0770</b> |       |  |
| <b>R0780</b> |       |  |
| <b>R0790</b> |       |  |

▼ **B**

**S.23.02.01**

**Detailed information by tiers on own funds**

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

▼ **B**

**Total subordinated mutual members accounts**

**Preference shares**

Dated preference shares

Undated preference shares with a call option

Undated preference shares with no contractual opportunity to redeem

**Total preference shares**

**Subordinated liabilities**

Dated subordinated liabilities

Undated subordinated liabilities with a contractual opportunity to redeem

Undated subordinated liabilities with no contractual opportunity to redeem

**Total subordinated liabilities**

|              | Tier 1       |                                      | Tier 2 |                                      | Tier 3 |
|--------------|--------------|--------------------------------------|--------|--------------------------------------|--------|
|              | Total Tier 1 | Of which counted under transitionals | Tier 2 | Of which counted under transitionals |        |
|              | C0020        | C0030                                | C0040  | C0050                                | C0060  |
| <b>R0300</b> |              |                                      |        |                                      |        |
|              |              |                                      |        |                                      |        |
| <b>R0310</b> |              |                                      |        |                                      |        |
| <b>R0320</b> |              |                                      |        |                                      |        |
| <b>R0330</b> |              |                                      |        |                                      |        |
| <b>R0400</b> |              |                                      |        |                                      |        |
|              |              |                                      |        |                                      |        |
| <b>R0410</b> |              |                                      |        |                                      |        |
| <b>R0420</b> |              |                                      |        |                                      |        |
| <b>R0430</b> |              |                                      |        |                                      |        |
| <b>R0500</b> |              |                                      |        |                                      |        |

▼ **B**

**Ancillary own funds**  
 Items for which an amount was approved  
 Items for which a method was approved

|              |  |  | Tier 2                   |                 | Tier 3                   |                 |
|--------------|--|--|--------------------------|-----------------|--------------------------|-----------------|
|              |  |  | Initial amounts approved | Current amounts | Initial amounts approved | Current amounts |
|              |  |  | C0070                    | C0080           | C0090                    | C0100           |
| <b>R0510</b> |  |  |                          |                 |                          |                 |
| <b>R0520</b> |  |  |                          |                 |                          |                 |

**Excess of assets over liabilities — attribution of valuation differences**

Difference in the valuation of assets  
 Difference in the valuation of technical provisions  
 Difference in the valuation of other liabilities  
 Total of reserves and retained earnings from financial statements  
*Other, please explain why you need to use this line.*  
 Reserves from financial statements adjusted for Solvency II valuation differences  
 Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)  
 Excess of assets over liabilities

|              |  | Total | Explanation |
|--------------|--|-------|-------------|
|              |  | C0110 | C0120       |
|              |  |       |             |
| <b>R0600</b> |  |       |             |
| <b>R0610</b> |  |       |             |
| <b>R0620</b> |  |       |             |
| <b>R0630</b> |  |       |             |
| <b>R0640</b> |  |       |             |
| <b>R0650</b> |  |       |             |
| <b>R0660</b> |  |       |             |
| <b>R0700</b> |  |       |             |



▼ **B**

S.23.02.04

Detailed information by tiers on own funds

|  | Total | Tier 1       |                                      | Tier 2 |                                      | Tier 3 |
|--|-------|--------------|--------------------------------------|--------|--------------------------------------|--------|
|  |       | Total Tier 1 | Of which counted under transitionals | Tier 2 | Of which counted under transitionals |        |
|  | C0010 | C0020        | C0030                                | C0040  | C0050                                | C0060  |
| <b>Ordinary share capital</b>  |       |              |                                      |        |                                      |        |
| Paid in  |       |              |                                      |        |                                      |        |
| Called up but not yet paid in  |       |              |                                      |        |                                      |        |
| Own shares held  |       |              |                                      |        |                                      |        |
| <b>Total ordinary share capital</b>  |       |              |                                      |        |                                      |        |
| <b>Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings</b>   |       |              |                                      |        |                                      |        |
| Paid in  |       |              |                                      |        |                                      |        |
| Called up but not yet paid in  |       |              |                                      |        |                                      |        |
| <b>Total initial fund members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings</b> |       |              |                                      |        |                                      |        |
| <b>Subordinated mutual members accounts</b>  |       |              |                                      |        |                                      |        |
| Dated subordinated   |       |              |                                      |        |                                      |        |
| Undated subordinated with a call option  |       |              |                                      |        |                                      |        |

R0010  
R0020  
R0030  
R0100  
R0110  
R0120  
R0200  
R0210  
R0220

▼ **B**

Undated subordinated with no contractual opportunity to redeem

**Total subordinated mutual members accounts**

**Preference shares**

Dated preference shares

Undated preference shares with a call option

Undated preference shares with no contractual opportunity to redeem

**Total preference shares**

**Subordinated liabilities**

Dated subordinated liabilities

Undated subordinated liabilities with a contractual opportunity to redeem

Undated subordinated liabilities with no contractual opportunity to redeem

**Total subordinated liabilities**

|              | Tier 1       |                                      | Tier 2 |                                      | Tier 3 |
|--------------|--------------|--------------------------------------|--------|--------------------------------------|--------|
|              | Total Tier 1 | Of which counted under transitionals | Tier 2 | Of which counted under transitionals |        |
|              | C0020        | C0030                                | C0040  | C0050                                | C0060  |
| <b>R0230</b> |              |                                      |        |                                      |        |
| <b>R0300</b> |              |                                      |        |                                      |        |
|              |              |                                      |        |                                      |        |
| <b>R0310</b> |              |                                      |        |                                      |        |
| <b>R0320</b> |              |                                      |        |                                      |        |
| <b>R0330</b> |              |                                      |        |                                      |        |
| <b>R0400</b> |              |                                      |        |                                      |        |
|              |              |                                      |        |                                      |        |
| <b>R0410</b> |              |                                      |        |                                      |        |
| <b>R0420</b> |              |                                      |        |                                      |        |
| <b>R0430</b> |              |                                      |        |                                      |        |
| <b>R0500</b> |              |                                      |        |                                      |        |

▼ **B**

**Ancillary own funds**  
 Items for which an amount was approved  
 Items for which a method was approved

|              |  |  | Tier 2                   |                 | Tier 3                   |                 |
|--------------|--|--|--------------------------|-----------------|--------------------------|-----------------|
|              |  |  | Initial amounts approved | Current amounts | Initial amounts approved | Current amounts |
|              |  |  | C0070                    | C0080           | C0090                    | C0100           |
| <b>R0510</b> |  |  |                          |                 |                          |                 |
| <b>R0520</b> |  |  |                          |                 |                          |                 |

**Excess of assets over liabilities — attribution of valuation differences**

Difference in the valuation of assets  
 Difference in the valuation of technical provisions  
 Difference in the valuation of other liabilities  
 Total of reserves and retained earnings from financial statements  
*Other, please explain why you need to use this line.*  
 Reserves from financial statements adjusted for Solvency II valuation differences  
 Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)  
 Excess of assets over liabilities

|              |  | Total | Explanation |
|--------------|--|-------|-------------|
|              |  | C0110 | C0120       |
|              |  |       |             |
| <b>R0600</b> |  |       |             |
| <b>R0610</b> |  |       |             |
| <b>R0620</b> |  |       |             |
| <b>R0630</b> |  |       |             |
| <b>R0640</b> |  |       |             |
| <b>R0650</b> |  |       |             |
| <b>R0660</b> |  |       |             |
| <b>R0700</b> |  |       |             |



▼ **B**

**Subordinated mutual members accounts — movements in the reporting period**

Tier 1

Tier 2

Tier 3

**Total subordinated mutual members accounts**

|       | Balance<br>b/fwd | Issued | Redeemed | Movements<br>in valuation | Regulatory<br>action | Balance<br>c/fwd |
|-------|------------------|--------|----------|---------------------------|----------------------|------------------|
|       | C0010            | C0070  | C0080    | C0090                     | C0100                | C0060            |
|       |                  |        |          |                           |                      |                  |
| R0310 |                  |        |          |                           |                      |                  |
| R0320 |                  |        |          |                           |                      |                  |
| R0330 |                  |        |          |                           |                      |                  |
| R0400 |                  |        |          |                           |                      |                  |

**Surplus funds**

R0500

| Balance<br>b/fwd | Balance<br>c/fwd |
|------------------|------------------|
| C0010            | C0060            |
|                  |                  |

**Preference shares — movements in the reporting period**

Tier 1

Tier 2

Tier 3

**Total preference shares**

**Share premium relating to preference shares**

Tier 1

R0510

R0520

R0530

R0600

R0610

| Balance<br>b/fwd | Increase | Reduction | Balance<br>c/fwd |
|------------------|----------|-----------|------------------|
| C0010            | C0020    | C0030     |                  |
|                  |          |           |                  |
|                  |          |           |                  |
|                  |          |           |                  |
|                  |          |           |                  |
|                  |          |           |                  |
|                  |          |           |                  |
|                  |          |           |                  |

▼ **B**

Tier 2  
 Tier 3  
**Total**

|       |  |  |  |  |  |
|-------|--|--|--|--|--|
| R0620 |  |  |  |  |  |
| R0630 |  |  |  |  |  |
| R0700 |  |  |  |  |  |

| 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  
 Tier 2  
 Tier 3

**Total subordinated liabilities**

|       |  |  |  |  |  |
|-------|--|--|--|--|--|
|       |  |  |  |  |  |
| R0710 |  |  |  |  |  |
| R0720 |  |  |  |  |  |
| R0730 |  |  |  |  |  |
| R0800 |  |  |  |  |  |

|                      |  |  |  |  |                      |
|----------------------|--|--|--|--|----------------------|
| <b>Balance b/fwd</b> |  |  |  |  | <b>Balance c/fwd</b> |
| C0010                |  |  |  |  | C0060                |

**An amount equal to the value of net deferred tax assets**

|       |  |  |
|-------|--|--|
| R0900 |  |  |
|-------|--|--|

| 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  
 Tier 1 to be treated as restricted

|       |  |  |  |  |
|-------|--|--|--|--|
|       |  |  |  |  |
| R1000 |  |  |  |  |
| R1010 |  |  |  |  |

**▼B**

Tier 2  
 Tier 3  
**Total of other items approved by supervisory authority as basic own funds items not specified above**

|              |  |  |  |  |  |
|--------------|--|--|--|--|--|
| <b>R1020</b> |  |  |  |  |  |
| <b>R1030</b> |  |  |  |  |  |
| <b>R1100</b> |  |  |  |  |  |

| 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  
 Tier 3  
**Total ancillary own funds**

|              |  |  |  |  |
|--------------|--|--|--|--|
|              |  |  |  |  |
| <b>R1110</b> |  |  |  |  |
| <b>R1120</b> |  |  |  |  |
| <b>R1200</b> |  |  |  |  |

**S.23.03.04**

**Annual movements on own funds**

| Balance b/fwd | Increase | Reduction | Balance c/fwd |
|---------------|----------|-----------|---------------|
| C0010         | C0020    | C0030     | C0060         |

**Ordinary share capital — movements in the reporting period**

Paid in  
 Called up but not yet paid in  
 Own shares held  
**Total ordinary share capital**

|              |  |  |  |
|--------------|--|--|--|
|              |  |  |  |
| <b>R0010</b> |  |  |  |
| <b>R0020</b> |  |  |  |
| <b>R0030</b> |  |  |  |
| <b>R0100</b> |  |  |  |

▼B

**Share premium account related to ordinary share capital — movements in the reporting period**

Tier 1

Tier 2

**Total**

**Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings — movements in the reporting period**

Paid in

Called up but not yet paid in

**Total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings**

| Balance b/fwd | Increase | Reduction | Balance c/fwd |
|---------------|----------|-----------|---------------|
| C0010         | C0020    | C0030     | C0060         |
|               |          |           |               |
| R0110         |          |           |               |
| R0120         |          |           |               |
| R0200         |          |           |               |
|               |          |           |               |
| R0210         |          |           |               |
| R0220         |          |           |               |
| R0300         |          |           |               |

**Subordinated mutual members accounts — movements in the reporting period**

Tier 1

Tier 2

Tier 3

**Total subordinated mutual members accounts**

| Balance b/fwd | Issued | Redeemed | Movements in valuation | Regulatory action | Balance c/fwd |
|---------------|--------|----------|------------------------|-------------------|---------------|
| C0010         | C0070  | C0080    | C0090                  | C0100             | C0060         |
|               |        |          |                        |                   |               |
| R0310         |        |          |                        |                   |               |
| R0320         |        |          |                        |                   |               |
| R0330         |        |          |                        |                   |               |
| R0400         |        |          |                        |                   |               |



▼ **B**

|                      |                          |  |                          |
|----------------------|--------------------------|--|--------------------------|
|                      | <b>Balance<br/>b/fwd</b> |  | <b>Balance<br/>c/fwd</b> |
|                      | <b>C0010</b>             |  | <b>C0060</b>             |
| <b>Surplus funds</b> | <b>R0500</b>             |  |                          |

|  | <b>Balance<br/>b/fwd</b> | <b>Increase</b> | <b>Reduction</b> |  | <b>Balance<br/>c/fwd</b> |
|--|--------------------------|-----------------|------------------|--|--------------------------|
|  | <b>C0010</b>             | <b>C0020</b>    | <b>C0030</b>     |  |                          |
| <b>Preference shares — movements in the reporting period</b> |                          |                 |                  |  |                          |
| Tier 1   | <b>R0510</b>             |                 |                  |  |                          |
| Tier 2   | <b>R0520</b>             |                 |                  |  |                          |
| Tier 3   | <b>R0530</b>             |                 |                  |  |                          |
| <b>Total preference shares</b>                               | <b>R0600</b>             |                 |                  |  |                          |
| <b>Share premium relating to preference shares</b>           |                          |                 |                  |  |                          |
| Tier 1   | <b>R0610</b>             |                 |                  |  |                          |
| Tier 2   | <b>R0620</b>             |                 |                  |  |                          |
| Tier 3   | <b>R0630</b>             |                 |                  |  |                          |
| <b>Total</b>   | <b>R0700</b>             |                 |                  |  |                          |

|   | <b>Balance<br/>b/fwd</b> | <b>Issued</b> | <b>Redeemed</b> | <b>Movements<br/>in valuation</b> | <b>Regulatory<br/>action</b> | <b>Balance<br/>c/fwd</b> |
|---|--------------------------|---------------|-----------------|-----------------------------------|------------------------------|--------------------------|
|   | <b>C0010</b>             | <b>C0070</b>  | <b>C0080</b>    | <b>C0090</b>                      | <b>C0100</b>                 | <b>C0060</b>             |
| <b>Subordinated liabilities — movements in the reporting period</b> |                          |               |                 |                                   |                              |                          |

▼ **B**

Tier 1  
 Tier 2  
 Tier 3  
**Total subordinated liabilities**

|              |  |  |  |  |  |
|--------------|--|--|--|--|--|
| <b>R0710</b> |  |  |  |  |  |
| <b>R0720</b> |  |  |  |  |  |
| <b>R0730</b> |  |  |  |  |  |
| <b>R0800</b> |  |  |  |  |  |

An amount equal to the value of net deferred tax assets

|              |                          |  |                          |
|--------------|--------------------------|--|--------------------------|
|              | <b>Balance<br/>b/fwd</b> |  | <b>Balance<br/>c/fwd</b> |
|              | <b>C0010</b>             |  | <b>C0060</b>             |
| <b>R0900</b> |                          |  |                          |

**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  
 Tier 1 to be treated as restricted  
 Tier 2  
 Tier 3

**Total of other items approved by supervisory authority as basic own funds items not specified above**

|              | <b>Balance<br/>b/fwd</b> | <b>Issued</b> | <b>Redeemed</b> | <b>Movements<br/>in valuation</b> | <b>Balance<br/>c/fwd</b> |
|--------------|--------------------------|---------------|-----------------|-----------------------------------|--------------------------|
|              | <b>C0010</b>             | <b>C0070</b>  | <b>C0080</b>    | <b>C0090</b>                      | <b>C0060</b>             |
|              | <del> </del>             | <del> </del>  | <del> </del>    | <del> </del>                      | <del> </del>             |
| <b>R1000</b> |                          |               |                 |                                   |                          |
| <b>R1010</b> |                          |               |                 |                                   |                          |
| <b>R1020</b> |                          |               |                 |                                   |                          |
| <b>R1030</b> |                          |               |                 |                                   |                          |
| <b>R1100</b> |                          |               |                 |                                   |                          |

▼ B

**Ancillary own funds — movements in the reporting period**

Tier 2

Tier 3

**Total ancillary own funds**

|       | Balance<br>b/fwd | New amount<br>made<br>available | Reduction to<br>amount<br>available | Called up to<br>basic own<br>fund | Balance<br>c/fwd |
|-------|------------------|---------------------------------|-------------------------------------|-----------------------------------|------------------|
|       | C0010            | C0110                           | C0120                               | C0130                             | C0060            |
|       |                  |                                 |                                     |                                   |                  |
| R1110 |                  |                                 |                                     |                                   |                  |
| R1120 |                  |                                 |                                     |                                   |                  |
| R1200 |                  |                                 |                                     |                                   |                  |

## ▼B

## S.23.04.01

## List of items on own funds

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

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

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

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

## ▼B

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

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

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

| Description of item | Total |
|---------------------|-------|
| C0570               | C0580 |
|                     |       |

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

▼B

Adjustment for ring fenced funds and matching adjustment portfolios

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

▼B

S.23.04.04

List of items on own funds

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

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

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

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

## ▼B

| Description of subordinated liabilities | Amount | Tier  | Currency Code | Issuing entity | Lender (if specific) | Counted under transitionals? | (cont.) |
|---|--------|-------|---------------|----------------|----------------------|------------------------------|---------|
| 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 | Notice period | (cont.) |
|----------------------------|------------|---------------|-----------------|--------------------|---------------------------------|---------------|---------|
| C0340                      | C0350      | C0360         | C0370           | C0380              | C0390                           | C0400         |         |
|                            |            |               |                 |                    |                                 |               |         |

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

| Other items approved by supervisory authority as basic own funds not specified above | Amount | Currency Code | Tier 1 | Tier 2 | Tier 3 | Date of authorisation | (cont.) |
|--|--------|---------------|--------|--------|--------|-----------------------|---------|
| 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                                       |
|  |                          |                          |  |   |



▼B

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

| Description of item | Total |
|---------------------|-------|
| C0570               | C0580 |
|                     |       |

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

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   |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0010 | X            | X   | X                                 | X   |   |
|   | R0020 |              |   |                                   |   |   |

▼B

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

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

| Related (Re)insurance undertakings, Insurance Holding Company, Mixed financial Holding Company, ancillary entities and SPV included in the scope of the group calculation | Country | Contribution of solo SCR to Group SCR | Non available minority interests | Non available own funds related to other own funds items approved by supervisory authority | Non available surplus funds | Non available called but not paid in capital | (cont.) |
|---|---------|---------------------------------------|----------------------------------|--|-----------------------------|--|---------|
| 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 deferred tax assets not available at the group level | Non available share premium account related to preference shares at group level | Total non available excess own funds |
|-----------------------------------|---|---------------------------------|--|---|---|--------------------------------------|
| C0790                             | C0800   | C0810                           | C0820                                  | C0830   | C0840   | C0850                                |
|                                   |   |                                 |  |   |   |                                      |

▼B

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

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

▼B

S.24.01.01

Participations held

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

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

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

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

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

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

▼ **B**

**Own funds deductions**

|                                       | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 |
|---------------------------------------|-------|-----------------------|---------------------|--------|
|                                       | C0190 | C0200                 | C0210               | C0220  |
| <b>R0010</b> Article 68 (1) deduction |       |                       |                     |        |
| <b>R0020</b> Article 68 (2) deduction |       |                       |                     |        |
| <b>R0030</b> Total                    |       |                       |                     |        |

**SCR treatment**

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

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

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

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

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

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

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

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

Participations in related undertakings that are not financial and credit institutions

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

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

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

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

**▼B**

**Total for SCR calculation**

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

**Total all participations**

Total of all participations

|              |
|--------------|
| <b>Total</b> |
| <b>C0620</b> |
|              |

▼ **B**

**S.25.01.01**

**Solvency Capital Requirement — for undertakings on Standard Formula**

Article 112

**Z0010**

|      |
|------|
| A001 |
|------|

Market risk

Counterparty default risk

Life underwriting risk

Health underwriting risk

Non-life underwriting risk

Diversification

Intangible asset risk

**Basic Solvency Capital Requirement**

**Calculation of Solvency Capital Requirement**

Adjustment due to RFF/MAP nSCR aggregation

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

**Solvency Capital Requirement excluding capital add-on**

Capital add-on already set

**Solvency capital requirement**

**Other information on SCR**

|              | Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios |
|--------------|----------------------------------|------------------------------------|--|
|              | C0030                            | C0040                              | C0050  |
| <b>R0010</b> |                                  |                                    |  |
| <b>R0020</b> |                                  |                                    |  |
| <b>R0030</b> |                                  |                                    |  |
| <b>R0040</b> |                                  |                                    |  |
| <b>R0050</b> |                                  |                                    |  |
| <b>R0060</b> |                                  |                                    | X  |
| <b>R0070</b> |                                  |                                    | X  |
| <b>R0100</b> |                                  |                                    | X  |

|              | C0100 |
|--------------|-------|
| <b>R0120</b> |       |
| <b>R0130</b> |       |
| <b>R0140</b> |       |
| <b>R0150</b> |       |
| <b>R0160</b> |       |
| <b>R0200</b> |       |
| <b>R0210</b> |       |
| <b>R0220</b> |       |
|              | X     |



▼ **B**

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

Method used to calculate the adjustment due to RFF/MAP nSCR aggregation

Net future discretionary benefits

**S.25.01.04**

**Solvency Capital Requirement — for groups on Standard Formula**

Article 112      **Z0010**     

Market risk

Counterparty default risk

Life underwriting risk

Health underwriting risk

Non-life underwriting risk

|              | Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios |
|--------------|----------------------------------|------------------------------------|--|
|              | C0030                            | C0040                              | C0050  |
| <b>R0400</b> |                                  |                                    |  |
| <b>R0410</b> |                                  |                                    |  |
| <b>R0420</b> |                                  |                                    |  |
| <b>R0430</b> |                                  |                                    |  |
| <b>R0440</b> |                                  |                                    |  |
| <b>R0450</b> |                                  |                                    |  |
| <b>R0460</b> |                                  |                                    |  |

|              | Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios |
|--------------|----------------------------------|------------------------------------|--|
|              | C0030                            | C0040                              | C0050  |
| <b>R0010</b> |                                  |                                    |  |
| <b>R0020</b> |                                  |                                    |  |
| <b>R0030</b> |                                  |                                    |  |
| <b>R0040</b> |                                  |                                    |  |
| <b>R0050</b> |                                  |                                    |  |

▼ **B**

Diversification

Intangible asset risk

**Basic Solvency Capital Requirement**

**Calculation of Solvency Capital Requirement**

Adjustment due to RFF/MAP nSCR aggregation

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

**Solvency Capital Requirement excluding capital add-on**

Capital add-ons already set

**Solvency capital requirement for undertakings under consolidated method**

**Other information on SCR**

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

|       | Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios |
|-------|----------------------------------|------------------------------------|--|
|       | C0030                            | C0040                              | C0050  |
| R0060 |                                  |                                    |  |
| R0070 |                                  |                                    |  |
| R0100 |                                  |                                    |  |

|       | C0100 |
|-------|-------|
| R0120 |       |
| R0130 |       |
| R0140 |       |
| R0150 |       |
| R0160 |       |
| R0200 |       |
| R0210 |       |
| R0220 |       |
|       |       |
| R0400 |       |
| R0410 |       |
| R0420 |       |
| R0430 |       |
| R0440 |       |

▼ **B**

Method used to calculate the adjustment due to RFF/MAP nSCR aggregation

Net future discretionary benefits

Minimum consolidated group solvency capital requirement

**Information on other entities**

Capital requirement for other financial sectors (Non-insurance capital requirements)

Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies

Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions

Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities

Capital requirement for non-controlled participation requirements

Capital requirement for residual undertakings

**Overall SCR**

SCR for undertakings included via D and A

**Solvency capital requirement**

| Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios |
|----------------------------------|------------------------------------|--|
| C0030                            | C0040                              | C0050  |
| <b>R0450</b>                     |                                    |  |
| <b>R0460</b>                     |                                    |  |
| <b>R0470</b>                     |                                    |  |
|                                  |                                    |  |
| <b>R0500</b>                     |                                    |  |
| <b>R0510</b>                     |                                    |  |
| <b>R0520</b>                     |                                    |  |
| <b>R0530</b>                     |                                    |  |
| <b>R0540</b>                     |                                    |  |
| <b>R0550</b>                     |                                    |  |
|                                  |                                    |  |
| <b>R0560</b>                     |                                    |  |
| <b>R0570</b>                     |                                    |  |

▼ **B**

**SR.25.01.01**

**Solvency Capital Requirement — for undertakings on Standard Formula**

|  |              |  |
|--|--------------|--|
| Article 112  | <b>Z0010</b> |  |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> |  |
| Fund/Portfolio number  | <b>Z0030</b> |  |

Market risk

Counterparty default risk

Life underwriting risk

Health underwriting risk

Non-life underwriting risk

Diversification

Intangible asset risk

**Basic Solvency Capital Requirement**

**Calculation of Solvency Capital Requirement**

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

**Solvency Capital Requirement**

Net future discretionary benefits

|              | Net solvency capital requirement | Gross solvency capital requirement |
|--------------|----------------------------------|------------------------------------|
|              | C0030                            | C0040                              |
| <b>R0010</b> |                                  |                                    |
| <b>R0020</b> |                                  |                                    |
| <b>R0030</b> |                                  |                                    |
| <b>R0040</b> |                                  |                                    |
| <b>R0050</b> |                                  |                                    |
| <b>R0060</b> |                                  |                                    |
| <b>R0070</b> |                                  |                                    |
| <b>R0100</b> |                                  |                                    |

|              | C0100 |
|--------------|-------|
| <b>R0130</b> |       |
| <b>R0140</b> |       |
| <b>R0150</b> |       |
| <b>R0200</b> |       |
| <b>R0460</b> |       |



▼ **B**

| Unique number of component   | Components description | Calculation of the Solvency Capital Requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios | Consideration of the future management actions regarding technical provisions and/or deferred taxes | Amount modelled |
|--|------------------------|---|--|---|-----------------|
| C0010  | C0020                  | C0030   | C0050  | C0060   | C0070           |
|  | <b>R0400</b>           |   |  |   |                 |
| Capital requirement for duration-based equity risk sub-module                            |                        |   |  |   |                 |
| Total amount of Notional Solvency Capital Requirements for remaining part                | <b>R0410</b>           |   |  |   |                 |
| Total amount of Notional Solvency Capital Requirement for ring fenced funds              | <b>R0420</b>           |   |  |   |                 |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | <b>R0430</b>           |   |  |   |                 |
| Diversification effects due to RFF nSCR aggregation for article 304                      | <b>R0440</b>           |   |  |   |                 |
| Method used to calculate the adjustment due to RFF/ MAP nSCR aggregation                 | <b>R0450</b>           |   |  |   |                 |
| Net future discretionary benefits  | <b>R0460</b>           |   |  |   |                 |

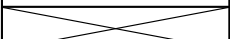


▼B

| Unique number of component | Components description   | Calculation of the Solvency Capital Requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios | Consideration of the future management actions regarding technical provisions and/or deferred taxes | Amount modelled |
|----------------------------|--|---|--|---|-----------------|
| C0010                      | C0020  | C0030   | C0050  | C0060   | C0070           |
|                            | Amount/estimate of the overall loss-absorbing capacity of deferred taxes   | <b>R0310</b>                                    |  |   |                 |
|                            | Capital requirement for duration-based equity risk sub-module  | <b>R0400</b>                                    |  |   |                 |
|                            | Total amount of Notional Solvency Capital Requirements for remaining part  | <b>R0410</b>                                    |  |   |                 |
|                            | Total amount of Notional Solvency Capital Requirement for ring fenced funds  | <b>R0420</b>                                    |  |   |                 |
|                            | Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios   | <b>R0430</b>                                    |  |   |                 |
|                            | Diversification effects due to RFF nSCR aggregation for article 304  | <b>R0440</b>                                    |  |   |                 |
|                            | Method used to calculate the adjustment due to RFF/MAP nSCR aggregation  | <b>R0450</b>                                    |  |   |                 |
|                            | Net future discretionary benefits  | <b>R0460</b>                                    |  |   |                 |
|                            | Minimum consolidated group solvency capital requirement  | <b>R0470</b>                                    |  |   |                 |
|                            | <b>Information on other entities</b>   |   |  |   |                 |
|                            | Capital requirement for other financial sectors (Non-insurance capital requirements)   | <b>R0500</b>                                    |  |   |                 |
|                            | Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | <b>R0510</b>                                    |  |   |                 |



▼ **B**

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

▼ **B**

**SR.25.02.01**

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

|  |              |  |
|--|--------------|--|
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> |  |
| Fund/Portfolio number  | <b>Z0030</b> |  |

| Unique number of component | Components description | Calculation of the Solvency Capital Requirement | Consideration of the future management actions regarding technical provisions and/or deferred taxes | Amount modelled |
|----------------------------|------------------------|---|---|-----------------|
| <b>C0010</b>               | <b>C0020</b>           | <b>C0030</b>                                    | <b>C0060</b>  | <b>C0070</b>    |
|                            |                        |   |   |                 |
|                            |                        |   |   |                 |

**Calculation of Solvency Capital Requirement**

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

▼ **B**

**S.25.03.01**

**Solvency Capital Requirement — for undertakings on Full Internal Models**

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

**Calculation of Solvency Capital Requirement**

Total undiversified components

**R0110**

Diversification

**R0060**

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

**R0160**

**Solvency capital requirement excluding capital add-on**

**R0200**

Capital add-ons already set

**R0210**

**Solvency capital requirement**

**R0220**

**Other information on SCR**

Amount/estimate of the overall loss-absorbing capacity of technical provisions

**R0300**

Amount/estimate of the overall loss-absorbing capacity of deferred taxes

**R0310**

Total amount of Notional Solvency Capital Requirements for remaining part

**R0410**

**C0100**

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▼ **B**

| Unique number of component   | Components description | Calculation of the Solvency Capital Requirement | Consideration of the future management actions regarding technical provisions and/or deferred taxes |
|--|------------------------|---|---|
| C0010  | C0020                  | C0030   | C0060   |
| Total amount of Notional Solvency Capital Requirement for ring fenced funds              | <b>R0420</b>           |   |   |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | <b>R0430</b>           |   |   |
| Diversification effects due to RFF nSCR aggregation for article 304                      | <b>R0440</b>           |   |   |
| Net future discretionary benefits  | <b>R0460</b>           |   |   |

▼ **B**

S.25.03.04

Solvency Capital Requirement — for groups on Full Internal Models

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

**Calculation of Solvency Capital Requirement**

Total undiversified components

**R0110**

Diversification

**R0060**

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

**R0160**

**Solvency capital requirement excluding capital add-on**

**R0200**

Capital add-ons already set

**R0210**

**Solvency capital requirement**

**R0220**

**Other information on SCR**

Amount/estimate of the overall loss-absorbing capacity of technical provisions

**R0300**

Amount/estimate of the overall loss-absorbing capacity of deferred taxes

**R0310**

Total amount of Notional Solvency Capital Requirements for remaining part

**R0410**

Total amount of Notional Solvency Capital Requirement for ring fenced funds

**R0420**

C0100

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| Unique number of component   | Components description | Calculation of the Solvency Capital Requirement | Consideration of the future management actions regarding technical provisions and/or deferred taxes |
|--|------------------------|---|---|
| C0010  | C0020                  | C0030   | C0060   |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios   | <b>R0430</b>           |   |   |
| Diversification effects due to RFF nSCR aggregation for article 304  | <b>R0440</b>           |   |   |
| Net future discretionary benefits  | <b>R0460</b>           |   |   |
| Minimum consolidated group solvency capital requirement  | <b>R0470</b>           |   |   |
| <b>Information on other entities</b>   |                        |   |   |
| Capital requirement for other financial sectors (Non-insurance capital requirements)   | <b>R0500</b>           |   |   |
| Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | <b>R0510</b>           |   |   |
| Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions   | <b>R0520</b>           |   |   |
| Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities  | <b>R0530</b>           |   |   |
| Capital requirement for non-controlled participation requirements  | <b>R0540</b>           |   |   |
| Capital requirement for residual undertakings  | <b>R0550</b>           |   |   |

▼ **B**

**SR.25.03.01**

**Solvency Capital Requirement — for undertakings on Full Internal Models**

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

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

**Calculation of Solvency Capital Requirement**

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

**C0100**

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▼ **M1**

**S.26.01.01**

**Solvency Capital Requirement — Market risk**

Article 112 **Z0010**

**Simplifications used**

|   |              |                      |
|---|--------------|----------------------|
| Simplifications — spread risk — bonds and loans           | <b>R0010</b> | <input type="text"/> |
| Captives simplifications — interest rate risk             | <b>R0020</b> | <input type="text"/> |
| Captives simplifications — spread risk on bonds and loans | <b>R0030</b> | <input type="text"/> |
| Captives simplifications — market concentration risk      | <b>R0040</b> | <input type="text"/> |

|                      |
|----------------------|
| <b>C0010</b>         |
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| <input type="text"/> |
| <input type="text"/> |
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**Market risk — Basic information**

Interest rate risk **R0100**

    interest rate down shock **R0110**

    interest rate up shock **R0120**

Equity risk **R0200**

    type 1 equities **R0210**

        type 1 equity **R0220**

        strategic participations (type 1 equities) **R0230**

        duration-based (type 1 equities) **R0240**

| Initial absolute values before shock |                      | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|----------------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities          | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030                | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
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| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
| <input type="text"/>                 | <input type="text"/> | <input type="text"/>        | <input type="text"/>  | <input type="text"/>             | <input type="text"/>   | <input type="text"/>               |
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▼ **M1**

**Market risk — Basic information**

|  |              |
|--|--------------|
| type 2 equities                            | <b>R0250</b> |
| type 2 equity                              | <b>R0260</b> |
| strategic participations (type 2 equities) | <b>R0270</b> |
| duration-based (type 2 equities)           | <b>R0280</b> |
| qualifying infrastructure equities         | <b>R0290</b> |
| Property risk                              | <b>R0300</b> |

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

**Market risk — Basic information**

|   |              |
|---|--------------|
| Spread risk   | <b>R0400</b> |
| bonds and loans   | <b>R0410</b> |
| bonds and loans (qualifying infrastructure investment)            | <b>R0411</b> |
| bonds and loans (other than qualifying infrastructure investment) | <b>R0412</b> |

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |



▼ **M1**

**S.26.01.04**

**Solvency Capital Requirement — Market risk**

Article 112

**Z0010**

**Simplifications used**

**C0010**

Simplifications — spread risk — bonds and loans

**R0010**

Captives simplifications — interest rate risk

**R0020**

Captives simplifications — spread risk on bonds and loans

**R0030**

Captives simplifications — market concentration risk

**R0040**

**Market risk — Basic information**

Interest rate risk

**R0100**

interest rate down shock

**R0110**

interest rate up shock

**R0120**

Equity risk

**R0200**

type 1 equities

**R0210**

type 1 equity

**R0220**

strategic participations (type 1 equities)

**R0230**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

▼ **M1**

**Market risk — Basic information**

duration-based (type 1 equities) **R0240**

type 2 equities **R0250**

type 2 equity **R0260**

strategic participations (type 2 equities) **R0270**

duration-based (type 2 equities) **R0280**

qualifying infrastructure equities **R0290**

Property risk **R0300**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      | X           |                             | X   | X                                | X  | X                                  |
|                                      |             |                             |   |                                  |  |                                    |
|                                      | X           |                             | X   | X                                | X  | X                                  |
|                                      | X           |                             | X   | X                                | X  | X                                  |
|                                      | X           |                             | X   | X                                | X  | X                                  |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

**Market risk — Basic information**

Spread risk **R0400**

bonds and loans **R0410**

bonds and loans (qualifying infrastructure investment) **R0411**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| X                                    | X           | X                           | X   |                                  | X  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

▼ **M1**

|  |   | Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--|---|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
|  |   | Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
|  |   | C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| <b>Market risk — Basic information</b> |   |                                      |             |                             |   |                                  |  |                                    |
|  | bonds and loans (other than qualifying infrastructure investment) | <b>R0412</b>                         |             |                             |   |                                  |  |                                    |
|  | credit derivatives  | <b>R0420</b>                         |             |                             |   |                                  |  |                                    |
|  | downward shock on credit derivatives                              | <b>R0430</b>                         |             |                             |   |                                  |  |                                    |
|  | upward shock on credit derivatives                                | <b>R0440</b>                         |             |                             |   |                                  |  |                                    |
|  | Securitisation positions  | <b>R0450</b>                         |             |                             |   |                                  |  |                                    |
|  | type 1 securitisations  | <b>R0460</b>                         |             |                             |   |                                  |  |                                    |
|  | type 2 securitisations  | <b>R0470</b>                         |             |                             |   |                                  |  |                                    |
|  | resecuritisations   | <b>R0480</b>                         |             |                             |   |                                  |  |                                    |
|  | Market risk concentrations  | <b>R0500</b>                         |             |                             |   |                                  |  |                                    |
|  | Currency risk   | <b>R0600</b>                         |             |                             |   |                                  |  |                                    |
|  | increase in the value of the foreign currency                     | <b>R0610</b>                         |             |                             |   |                                  |  |                                    |
|  | decrease in the value of the foreign currency                     | <b>R0620</b>                         |             |                             |   |                                  |  |                                    |
|  | Diversification within market risk module                         | <b>R0700</b>                         |             |                             |   |                                  |  |                                    |
|  | Total market risk   | <b>R0800</b>                         |             |                             |   |                                  |  |                                    |

▼ **M1**

**SR.26.01.01**

**Solvency Capital Requirement — Market risk**

|  |              |  |
|--|--------------|--|
| Article 112  | <b>Z0010</b> |  |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> |  |
| Fund/Portfolio number  | <b>Z0030</b> |  |

|   |              |  |
|---|--------------|--|
| <b>Simplifications used</b>                               | <b>C0010</b> |  |
| Simplifications — spread risk — bonds and loans           | <b>R0010</b> |  |
| Captives simplifications — interest rate risk             | <b>R0020</b> |  |
| Captives simplifications — spread risk on bonds and loans | <b>R0030</b> |  |
| Captives simplifications — market concentration risk      | <b>R0040</b> |  |

|                                 |              | Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|---------------------------------|--------------|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
|                                 |              | Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| Market risk — Basic information |              | C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| Interest rate risk              | <b>R0100</b> |                                      |             |                             |   |                                  |  |                                    |
| interest rate down shock        | <b>R0110</b> |                                      |             |                             |   |                                  |  |                                    |
| interest rate up shock          | <b>R0120</b> |                                      |             |                             |   |                                  |  |                                    |
| Equity risk                     | <b>R0200</b> |                                      |             |                             |   |                                  |  |                                    |
| type 1 equities                 | <b>R0210</b> |                                      |             |                             |   |                                  |  |                                    |
| type 1 equity                   | <b>R0220</b> |                                      |             |                             |   |                                  |  |                                    |

▼ M1

**Market risk — Basic information**

strategic participations (type 1 equities)  
 duration-based (type 1 equities)  
 type 2 equities  
 type 2 equity  
 strategic participations (type 2 equities)  
 duration-based (type 2 equities)  
 qualifying infrastructure equities  
 Property risk

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| <b>R0230</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0240</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0250</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0260</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0270</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0280</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0290</b>                         |             |                             |   |                                  |  |                                    |
| <b>R0300</b>                         |             |                             |   |                                  |  |                                    |

▼ M1

|   |              | Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|---|--------------|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
|   |              | Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
|   |              | C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| <b>Market risk — Basic information</b>                            |              |                                      |             |                             |   |                                  |  |                                    |
| Spread risk   | <b>R0400</b> |                                      |             |                             |   |                                  |  |                                    |
| bonds and loans   | <b>R0410</b> |                                      |             |                             |   |                                  |  |                                    |
| bonds and loans (qualifying infrastructure investment)            | <b>R0411</b> |                                      |             |                             |   |                                  |  |                                    |
| bonds and loans (other than qualifying infrastructure investment) | <b>R0412</b> |                                      |             |                             |   |                                  |  |                                    |
| credit derivatives  | <b>R0420</b> |                                      |             |                             |   |                                  |  |                                    |
| downward shock on credit derivatives                              | <b>R0430</b> |                                      |             |                             |   |                                  |  |                                    |
| upward shock on credit derivatives                                | <b>R0440</b> |                                      |             |                             |   |                                  |  |                                    |
| Securitisation positions  | <b>R0450</b> |                                      |             |                             |   |                                  |  |                                    |
| type 1 securitisations  | <b>R0460</b> |                                      |             |                             |   |                                  |  |                                    |
| type 2 securitisations  | <b>R0470</b> |                                      |             |                             |   |                                  |  |                                    |
| resecuritisations   | <b>R0480</b> |                                      |             |                             |   |                                  |  |                                    |
| Market risk concentrations  | <b>R0500</b> |                                      |             |                             |   |                                  |  |                                    |
| Currency risk   | <b>R0600</b> |                                      |             |                             |   |                                  |  |                                    |
| increase in the value of the foreign currency                     | <b>R0610</b> |                                      |             |                             |   |                                  |  |                                    |
| decrease in the value of the foreign currency                     | <b>R0620</b> |                                      |             |                             |   |                                  |  |                                    |
| Diversification within market risk module                         | <b>R0700</b> |                                      |             |                             |   |                                  |  |                                    |
| <b>Total market risk</b>  | <b>R0800</b> |                                      |             |                             |   |                                  |  |                                    |



▼ **B**

**S.26.02.01**

**Solvency Capital Requirement — Counterparty default risk**

Article 112 **Z0010**

**Simplifications used** **C0010**

Simplifications **R0010**

|  |              | Name of single name exposure | Code of single name exposure | Type of code of the single name exposure | Loss Given Default | Probability of Default | Net solvency capital requirement | Gross solvency capital requirement |
|--|--------------|------------------------------|------------------------------|--|--------------------|------------------------|----------------------------------|------------------------------------|
| <b>Counterparty default risk — Basic information</b> |              | <b>C0020</b>                 | <b>C0030</b>                 | <b>C0040</b>                             | <b>C0050</b>       | <b>C0060</b>           | <b>C0070</b>                     | <b>C0080</b>                       |
| <b>Type 1 exposures</b>                              | <b>R0100</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 1                               | <b>R0110</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 2                               | <b>R0120</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 3                               | <b>R0130</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 4                               | <b>R0140</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 5                               | <b>R0150</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 6                               | <b>R0160</b> |                              |                              |  |                    |                        |                                  |                                    |
| Single name exposure 7                               | <b>R0170</b> |                              |                              |  |                    |                        |                                  |                                    |

▼ **B**

**Counterparty default risk — Basic information**

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**

| Name of single name exposure | Code of single name exposure | Type of code of the single name exposure | Loss Given Default | Probability of Default | Net solvency capital requirement | Gross solvency capital requirement |
|------------------------------|------------------------------|--|--------------------|------------------------|----------------------------------|------------------------------------|
| C0020                        | C0030                        | C0040                                    | C0050              | C0060                  | C0070                            | C0080                              |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |
|                              |                              |  |                    |                        | X                                | X                                  |

**Further details on mortgages**

Losses steaming from type 2 mortgage loans  
 Overall losses steaming from mortgage loans

**R0500**   
**R0510**

**C0090**

▼ **B**

**S.26.02.04**

**Solvency Capital Requirement — Counterparty default risk**

Article 112 **Z0010**

**Simplifications used** **C0010**

Simplifications **R0010**

**Counterparty default risk — Basic information**

**Type 1 exposures**

Single name exposure 1

Single name exposure 2

Single name exposure 3

Single name exposure 4

Single name exposure 5

Single name exposure 6

Single name exposure 7

Single name exposure 8

**R0100**

**R0110**

**R0120**

**R0130**

**R0140**

**R0150**

**R0160**

**R0170**

**R0180**

| Name of single name exposure | Code of single name exposure | Type of code of the single name exposure | Loss Given Default | Probability of Default | Net solvency capital requirement | Gross solvency capital requirement |
|------------------------------|------------------------------|--|--------------------|------------------------|----------------------------------|------------------------------------|
| C0020                        | C0030                        | C0040                                    | C0050              | C0060                  | C0070                            | C0080                              |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |

▼ **B**

**Counterparty default risk — Basic information**

Single name exposure 9

Single name exposure 10

**Type 2 exposures**

Receivables from Intermediaries due for more than 3 months

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

Diversification within counterparty default risk module

**Total counterparty default risk**

**R0190**

**R0200**

**R0300**

**R0310**

**R0320**

**R0330**

**R0400**

| Name of single name exposure | Code of single name exposure | Type of code of the single name exposure | Loss Given Default | Probability of Default | Net solvency capital requirement | Gross solvency capital requirement |
|------------------------------|------------------------------|--|--------------------|------------------------|----------------------------------|------------------------------------|
| C0020                        | C0030                        | C0040                                    | C0050              | C0060                  | C0070                            | C0080                              |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |
|                              |                              |  |                    |                        |                                  |                                    |

**Further details on mortgages**

Losses steaming from type 2 mortgage loans

Overall losses steaming from mortgage loans

**R0500**

**R0510**

|              |
|--------------|
| <b>C0090</b> |
|              |
|              |

▼ **B**

SR.26.02.01

**Solvency Capital Requirement — Counterparty default risk**

|  |             |              |                      |
|--|-------------|--------------|----------------------|
|  | Article 112 | <b>Z0010</b> | <input type="text"/> |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part |             | <b>Z0020</b> | <input type="text"/> |
| Fund/Portfolio number  |             | <b>Z0030</b> | <input type="text"/> |

|                             |              |                      |
|-----------------------------|--------------|----------------------|
| <b>Simplifications used</b> | <b>C0010</b> | <input type="text"/> |
| Simplifications             | <b>R0010</b> | <input type="text"/> |

|   |              | Name of single name exposure | Code of single name exposure | Type of code of the single name exposure | Loss Given Default   | Probability of Default | Net solvency capital requirement | Gross solvency capital requirement |
|---|--------------|------------------------------|------------------------------|--|----------------------|------------------------|----------------------------------|------------------------------------|
| Counterparty default risk — Basic information |              | C0020                        | C0030                        | C0040                                    | C0050                | C0060                  | C0070                            | C0080                              |
| <b>Type 1 exposures</b>                       | <b>R0100</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 1                        | <b>R0110</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 2                        | <b>R0120</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 3                        | <b>R0130</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 4                        | <b>R0140</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 5                        | <b>R0150</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 6                        | <b>R0160</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |
| Single name exposure 7                        | <b>R0170</b> | <input type="text"/>         | <input type="text"/>         | <input type="text"/>                     | <input type="text"/> | <input type="text"/>   | <input type="text"/>             | <input type="text"/>               |



▼ **B**

**S.26.03.01**

**Solvency Capital Requirement — Life underwriting risk**

Article 112    **Z0010**   

**Simplifications used**

**C0010**

|   |              |                      |
|---|--------------|----------------------|
| Simplifications — mortality risk            | <b>R0010</b> | <input type="text"/> |
| Simplifications- longevity risk             | <b>R0020</b> | <input type="text"/> |
| Simplifications — disability-morbidity risk | <b>R0030</b> | <input type="text"/> |
| Simplifications — lapse risk                | <b>R0040</b> | <input type="text"/> |
| Simplifications — life expense risk         | <b>R0050</b> | <input type="text"/> |
| Simplifications — life catastrophe risk     | <b>R0060</b> | <input type="text"/> |

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

▼ **B**

**Life underwriting risk**

Life expense risk

Revision risk

Life catastrophe risk

Diversification within life underwriting risk module

**Total life underwriting risk**

**R0500**

**R0600**

**R0700**

**R0800**

**R0900**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

**Further details on revision risk**

Factor applied for the revision shock

**R1000**

|       |
|-------|
| USP   |
| C0090 |
|       |



▼ **B**

**S.26.03.04**

**Solvency Capital Requirement — Life underwriting risk**

Article 112    **Z0010**   

**Simplifications used**

**C0010**

|   |              |                      |
|---|--------------|----------------------|
| Simplifications — mortality risk            | <b>R0010</b> | <input type="text"/> |
| Simplifications — longevity risk            | <b>R0020</b> | <input type="text"/> |
| Simplifications — disability-morbidity risk | <b>R0030</b> | <input type="text"/> |
| Simplifications — lapse risk                | <b>R0040</b> | <input type="text"/> |
| Simplifications — life expense risk         | <b>R0050</b> | <input type="text"/> |
| Simplifications — life catastrophe risk     | <b>R0060</b> | <input type="text"/> |

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

▼**B**

**Life underwriting risk**

|  |              |
|--|--------------|
| Life expense risk                                    | <b>R0500</b> |
| Revision risk  | <b>R0600</b> |
| Life catastrophe risk                                | <b>R0700</b> |
| Diversification within life underwriting risk module | <b>R0800</b> |
| <b>Total life underwriting risk</b>                  | <b>R0900</b> |

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

**Further details on revision risk**

|                                       |              |
|---------------------------------------|--------------|
| Factor applied for the revision shock | <b>R1000</b> |
|---------------------------------------|--------------|

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| USP   |
| C0090 |
|       |

▼ **B**

**SR.26.03.01**

**Solvency Capital Requirement — Life underwriting risk**

|  |              |  |
|--|--------------|--|
| Article 112  | <b>Z0010</b> |  |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> |  |
| Fund/Portfolio number  | <b>Z0030</b> |  |

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

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

▼ **B**

**Life underwriting risk**  
 Life expense risk  
 Revision risk  
 Life catastrophe risk  
 Diversification within life underwriting risk module  
**Total life underwriting risk**

**R0500**  
**R0600**  
**R0700**  
**R0800**  
**R0900**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

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

**R1000**

|       |
|-------|
| USP   |
| C0090 |
|       |

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S.26.04.01

Solvency Capital Requirement — Health underwriting risk

Article 112 **Z0010**

**Simplifications used** **C0010**

|  |              |                      |
|--|--------------|----------------------|
| Simplifications — health mortality risk                              | <b>R0010</b> | <input type="text"/> |
| Simplifications — health longevity risk                              | <b>R0020</b> | <input type="text"/> |
| Simplifications — health disability-morbidity risk-medical expenses  | <b>R0030</b> | <input type="text"/> |
| Simplifications — health disability-morbidity risk-income protection | <b>R0040</b> | <input type="text"/> |
| Simplifications — SLT lapse risk                                     | <b>R0050</b> | <input type="text"/> |
| Simplifications — health expense risk                                | <b>R0060</b> | <input type="text"/> |

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

▼B

|   |              | Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|---|--------------|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
|   |              | Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss absorbing capacity of technical provisions) | Gross solvency capital requirement |
|   |              | C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
| SLT health underwriting risk                        |              |                                      |             |                             |   |                                  |  |                                    |
| 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        |                                      |             |                             |   |                                  |  |                                    |
| <b>Total SLT health underwriting risk</b>           | <b>R0800</b> |                                      |             |                             |   |                                  |  |                                    |
| <b>Further details on revision risk</b>             |              |                                      |             |                             |   |                                  |  |                                    |
| Factor applied for the revision shock               | R0900        |                                      |             |                             |   |                                  |  |                                    |

|       |
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| USP   |
| C0090 |
|       |

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| 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 <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
| C0100  | C0110                            | C0120  | C0130                               | C0140                                       | C0150            | C0160                        | C0170 |
| <b>NSLT Health premium and reserve risk</b>                  |                                  |  |                                     |   |                  |                              |       |
| Medical expenses insurance and proportional reinsurance      | <b>R1000</b>                     |  |                                     |   |                  |                              |       |
| Income protection insurance and proportional reinsurance     | <b>R1010</b>                     |  |                                     |   |                  |                              |       |
| Worker's compensation insurance and proportional reinsurance | <b>R1020</b>                     |  |                                     |   |                  |                              |       |
| Non-proportional health reinsurance                          | <b>R1030</b>                     |  |                                     |   |                  |                              |       |
| Total Volume measure   | <b>R1040</b>                     |  |                                     |   |                  |                              |       |
| Combined standard deviation                                  | <b>R1050</b>                     |  |                                     |   |                  |                              |       |

|                                      |              |
|--------------------------------------|--------------|
| <b>Solvency capital requirement</b>  |              |
|                                      | <b>C0180</b> |
| NSLT health premium and reserve risk | <b>R1100</b> |

▼ **B**

**NSLT Health lapse risk**

NSLT health lapse risk

**R1200**

| Initial absolute values before shock |             | Absolute values after shock |             |                              |
|--------------------------------------|-------------|-----------------------------|-------------|------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities | Solvency capital requirement |
| C0190                                | C0200       | C0210                       | C0220       | C0230                        |
|                                      |             |                             |             |                              |

Diversification within NSLT health underwriting risk

**R1300**

**Total NSLT health underwriting risk**

**R1400**

| Solvency capital requirement |
|------------------------------|
| C0240                        |
|                              |
|                              |

**Health catastrophe risk**

Mass accident risk

**R1500**

Accident concentration risk

**R1510**

Pandemic risk

**R1520**

Diversification within health catastrophe risk

**R1530**

**Total health catastrophe risk**

**R1540**

| Net solvency capital requirement | Gross solvency capital requirement |
|----------------------------------|------------------------------------|
| C0250                            | C0260                              |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |

**Total health underwriting risk**

Diversification within health underwriting risk module

**R1600**

**Total health underwriting risk**

**R1700**

| Net solvency capital requirement | Gross solvency capital requirement |
|----------------------------------|------------------------------------|
| C0270                            | C0280                              |
|                                  |                                    |
|                                  |                                    |



▼ **B**

**S.26.04.04**

**Solvency Capital Requirement — Health underwriting risk**

Article 112      **Z0010**     

**Simplifications used**      **C0010**

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

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

▼B

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

|   |              |       |
|---|--------------|-------|
|   |              | USP   |
| <b>Further details on revision risk</b> |              | C0090 |
| Factor applied for the revision shock   | <b>R0900</b> |       |

▼ **B**

|  |              | 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 <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V            |
| <b>NSLT Health premium and reserve risk</b>                  |              | <b>C0100</b>                        | <b>C0110</b>                     | <b>C0120</b>   | <b>C0130</b>                        | <b>C0140</b>                                | <b>C0150</b>     | <b>C0160</b>                 | <b>C0170</b> |
| Medical expenses insurance and proportional reinsurance      | <b>R1000</b> |                                     |                                  |  |                                     |   |                  |                              |              |
| Income protection insurance and proportional reinsurance     | <b>R1010</b> |                                     |                                  |  |                                     |   |                  |                              |              |
| Worker's compensation insurance and proportional reinsurance | <b>R1020</b> |                                     |                                  |  |                                     |   |                  |                              |              |
| Non-proportional health reinsurance                          | <b>R1030</b> |                                     |                                  |  |                                     |   |                  |                              |              |
| Total Volume measure   | <b>R1040</b> |                                     |                                  |  |                                     |   |                  |                              |              |
| Combined standard deviation                                  | <b>R1050</b> |                                     |                                  |  |                                     |   |                  |                              |              |

|                                      |              |                              |
|--------------------------------------|--------------|------------------------------|
|                                      |              | Solvency capital requirement |
|                                      |              | C0180                        |
| NSLT health premium and reserve risk | <b>R1100</b> |                              |

▼ **B**

**NSLT Health lapse risk**

NSLT health lapse risk

**R1200**

| Initial absolute values before shock |             | Absolute values after shock |             |                              |
|--------------------------------------|-------------|-----------------------------|-------------|------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities | Solvency capital requirement |
| C0190                                | C0200       | C0210                       | C0220       | C0230                        |
|                                      |             |                             |             |                              |

Diversification within NSLT health underwriting risk

**Total NSLT health underwriting risk**

**R1300**

**R1400**

| Solvency capital requirement |
|------------------------------|
| C0240                        |
|                              |
|                              |

**Health catastrophe risk**

Mass accident risk

Accident concentration risk

Pandemic risk

Diversification within health catastrophe risk

**Total health catastrophe risk**

**R1500**

**R1510**

**R1520**

**R1530**

**R1540**

| Net solvency capital requirement | Gross solvency capital requirement |
|----------------------------------|------------------------------------|
| C0250                            | C0260                              |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |

▼ **B**

|  | Net solvency capital requirement | Gross solvency capital requirement |
|--|----------------------------------|------------------------------------|
| <b>Total health underwriting risk</b>                  | <b>C0270</b>                     | <b>C0280</b>                       |
| Diversification within health underwriting risk module | <b>R1600</b>                     |                                    |
| <b>Total health underwriting risk</b>                  | <b>R1700</b>                     |                                    |

**SR.26.04.01**

**Solvency Capital Requirement — Health underwriting risk**

|  |              |  |
|--|--------------|--|
| Article 112  | <b>Z0010</b> |  |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> |  |
| Fund/Portfolio number  | <b>Z0030</b> |  |

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

▼B

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

▼ **B**

SLT health underwriting risk  
 Health revision risk  
 Diversification within SLT health underwriting risk  
**Total SLT health underwriting risk**

**R0600**  
**R0700**  
**R0800**

| Initial absolute values before shock |             | Absolute values after shock |   |                                  |  |                                    |
|--------------------------------------|-------------|-----------------------------|---|----------------------------------|--|------------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities (after the loss absorbing capacity of technical provisions) | Net solvency capital requirement | Liabilities (before the loss-absorbing capacity of technical provisions) | Gross solvency capital requirement |
| C0020                                | C0030       | C0040                       | C0050   | C0060                            | C0070  | C0080                              |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |
|                                      |             |                             |   |                                  |  |                                    |

Further details on revision risk  
 Factor applied for the revision shock

**R0900**

|       |
|-------|
| USP   |
| C0090 |
|       |

▼B

| 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 <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
| C0100  | C0110                            | C0120  | C0130                               | C0140                                       | C0150            | C0160                        | C0170 |
| <b>NSLT Health premium and reserve risk</b>                  |                                  |  |                                     |   |                  |                              |       |
| Medical expenses insurance and proportional reinsurance      | <b>R1000</b>                     |  |                                     |   |                  |                              |       |
| Income protection insurance and proportional reinsurance     | <b>R1010</b>                     |  |                                     |   |                  |                              |       |
| Worker's compensation insurance and proportional reinsurance | <b>R1020</b>                     |  |                                     |   |                  |                              |       |
| Non-proportional health reinsurance                          | <b>R1030</b>                     |  |                                     |   |                  |                              |       |
| Total Volume measure   | <b>R1040</b>                     |  |                                     |   |                  |                              |       |
| Combined standard deviation                                  | <b>R1050</b>                     |  |                                     |   |                  |                              |       |

|                                     |
|-------------------------------------|
| <b>Solvency capital requirement</b> |
| <b>C0180</b>                        |
| <b>R1100</b>                        |

NSLT health premium and reserve risk



▼ **B**

**NSLT Health lapse risk**

NSLT health lapse risk

**R1200**

| Initial absolute values before shock |             | Absolute values after shock |             |                              |
|--------------------------------------|-------------|-----------------------------|-------------|------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities | Solvency capital requirement |
| C0190                                | C0200       | C0210                       | C0220       | C0230                        |
|                                      |             |                             |             |                              |

Diversification within NSLT health underwriting risk

**Total NSLT health underwriting risk**

**R1300**

**R1400**

| Solvency capital requirement |
|------------------------------|
| C0240                        |
|                              |
|                              |

**Health catastrophe risk**

Mass accident risk

Accident concentration risk

Pandemic risk

Diversification within health catastrophe risk

**Total health catastrophe risk**

**R1500**

**R1510**

**R1520**

**R1530**

**R1540**

| Net solvency capital requirement | Gross solvency capital requirement |
|----------------------------------|------------------------------------|
| C0250                            | C0260                              |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |
|                                  |                                    |

▼ B

|  |              | Net solvency capital requirement | Gross solvency capital requirement |
|--|--------------|----------------------------------|------------------------------------|
|  |              | C0270                            | C0280                              |
| Total health underwriting risk                         |              |                                  |                                    |
| Diversification within health underwriting risk module | <b>R1600</b> |                                  |                                    |
| Total health underwriting risk                         | <b>R1700</b> |                                  |                                    |

S.26.05.01

Solvency Capital Requirement — Non-Life underwriting risk

Article 112 **Z0010**

**Simplifications used** **C0010**

Captives simplifications — premium and reserve risk **R0010**

|                                   | Standard deviation for premium risk |                                  |  | Standard deviation for reserve risk | Volume measure for premium and reserve risk |                  |                              |       |
|-----------------------------------|-------------------------------------|----------------------------------|--|-------------------------------------|---|------------------|------------------------------|-------|
|                                   | USP Standard Deviation              | USP Standard Deviation gross/net | USP Adjustment factor for non-proportional reinsurance | USP                                 | V <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
|                                   | C0020                               | C0030                            | C0040  | C0050                               | C0060                                       | C0070            | C0080                        | C0090 |
| Non-life premium and reserve Risk |                                     |                                  |  |                                     |   |                  |                              |       |
| Motor vehicle liability           |                                     |                                  |  |                                     |   |                  |                              |       |
|                                   |                                     |                                  |  |                                     |   |                  |                              |       |

**R0100**



▼ **B**

|                                   |              |                              |
|-----------------------------------|--------------|------------------------------|
| Non-life premium and reserve risk | <b>R0300</b> | Solvency capital requirement |
|                                   |              | C0100                        |
|                                   |              |                              |

| Initial absolute values before shock |             | Absolute values after shock |             |                              |
|--------------------------------------|-------------|-----------------------------|-------------|------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities | Solvency capital requirement |
| C0110                                | C0120       | C0130                       | C0140       | C0150                        |
|                                      |             |                             |             |                              |

|                     |              |  |
|---------------------|--------------|--|
| Non-Life lapse risk | <b>R0400</b> |  |
| Non-life lapse risk |              |  |

|                           |              |                              |
|---------------------------|--------------|------------------------------|
| Non-life catastrophe risk | <b>R0500</b> | Solvency capital requirement |
|                           |              | C0160                        |
|                           |              |                              |

|  |              |  |
|--|--------------|--|
| Total non-life underwriting risk                           | <b>R0600</b> |  |
| Diversification within non — life underwriting risk module |              |  |
| Total non-life underwriting risk                           | <b>R0700</b> |  |

▼ **B**

**S.26.05.04**

**Solvency Capital Requirement — Non-Life underwriting risk**

Article 112 **Z0010**

**Simplifications used** **C0010**

Captives simplifications — premium and reserve risk **R0010**

| Standard deviation for premium risk      |                                  |  | Standard deviation for reserve risk | Volume measure for premium and reserve risk |                  |                              |       |
|--|----------------------------------|--|-------------------------------------|---|------------------|------------------------------|-------|
| USP Standard Deviation                   | USP Standard Deviation gross/net | USP Adjustment factor for non-proportional reinsurance | USP                                 | V <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
| C0020                                    | C0030                            | C0040  | C0050                               | C0060                                       | C0070            | C0080                        | C0090 |
| <b>Non-life premium and reserve Risk</b> |                                  |  |                                     |   |                  |                              |       |
| Motor vehicle liability                  | <b>R0100</b>                     |  |                                     |   |                  |                              |       |
| Motor, other classes                     | <b>R0110</b>                     |  |                                     |   |                  |                              |       |
| Marine, aviation, transport (MAT)        | <b>R0120</b>                     |  |                                     |   |                  |                              |       |
| Fire and other property damage           | <b>R0130</b>                     |  |                                     |   |                  |                              |       |
| Third-party liability                    | <b>R0140</b>                     |  |                                     |   |                  |                              |       |

▼ **B**

**Non-life premium and reserve Risk**

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**

| 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 <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
| C0020                               | C0030                            | C0040  | C0050                               | C0060                                       | C0070            | C0080                        | C0090 |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |

▼ **B**

|  |                                     |
|--|-------------------------------------|
|  | <b>Solvency capital requirement</b> |
|  | <b>C0100</b>                        |
| <b>Non-life premium and reserve risk</b> | <b>R0300</b>                        |
|  | [ ]                                 |

| Initial absolute values before shock |              | Absolute values after shock |              |                              |
|--------------------------------------|--------------|-----------------------------|--------------|------------------------------|
| Assets                               | Liabilities  | Assets                      | Liabilities  | Solvency capital requirement |
| <b>C0110</b>                         | <b>C0120</b> | <b>C0130</b>                | <b>C0140</b> | <b>C0150</b>                 |
|                                      |              |                             |              |                              |

**Non-Life lapse risk**

**Non-life lapse risk**

**R0400**

|                                  |                                     |
|----------------------------------|-------------------------------------|
|                                  | <b>Solvency capital requirement</b> |
|                                  | <b>C0160</b>                        |
| <b>Non-life catastrophe risk</b> | <b>R0500</b>                        |
|                                  | [ ]                                 |

|  |              |
|--|--------------|
| <b>Total non-life underwriting risk</b>                    | <b>R0600</b> |
| Diversification within non — life underwriting risk module | [ ]          |
| <b>Total non-life underwriting risk</b>                    | <b>R0700</b> |
|  | [ ]          |

▼ **B**

**SR.26.05.01**

**Solvency Capital Requirement — Non-Life underwriting risk**

|  |              |                      |
|--|--------------|----------------------|
| Article 112  | <b>Z0010</b> | <input type="text"/> |
| Ring Fenced Fund/Matching adjustment portfolio or remaining part | <b>Z0020</b> | <input type="text"/> |
| Fund/Portfolio number  | <b>Z0030</b> | <input type="text"/> |

**Simplifications used** **C0010**

|   |              |                      |
|---|--------------|----------------------|
| Captives simplifications — premium and reserve risk | <b>R0010</b> | <input type="text"/> |
|---|--------------|----------------------|

|  |              |  | 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 <sub>prem</sub> | V <sub>res</sub> | Geographical Diversification | V     |
|  |              |  | C0020                               | C0030                            | C0040  | C0050                                       | C0060             | C0070            | C0080                        | C0090 |
| <b>Non-life premium and reserve Risk</b> |              |  |                                     |                                  |  |   |                   |                  |                              |       |
| Motor vehicle liability                  | <b>R0100</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Motor, other classes                     | <b>R0110</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Marine, aviation, transport (MAT)        | <b>R0120</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Fire and other property damage           | <b>R0130</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Third-party liability                    | <b>R0140</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Credit and suretyship                    | <b>R0150</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Legal expenses                           | <b>R0160</b> |  |                                     |                                  |  |   |                   |                  |                              |       |
| Assistance                               | <b>R0170</b> |  |                                     |                                  |  |   |                   |                  |                              |       |



▼ **B**

**Non-life premium and reserve Risk**

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**

| 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 <sub>prem</sub>                           | V <sub>res</sub> | Geographical Diversification | V     |
| C0020                               | C0030                            | C0040  | C0050                               | C0060                                       | C0070            | C0080                        | C0090 |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |
|                                     |                                  |  |                                     |   |                  |                              |       |

**Non-life premium and reserve risk** **R0300**

|                              |
|------------------------------|
| Solvency capital requirement |
| C0100                        |
|                              |

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Non-Life lapse risk  
 Non-life lapse risk

R0400

| Initial absolute values before shock |             | Absolute values after shock |             |                              |
|--------------------------------------|-------------|-----------------------------|-------------|------------------------------|
| Assets                               | Liabilities | Assets                      | Liabilities | Solvency capital requirement |
| C0110                                | C0120       | C0130                       | C0140       | C0150                        |
|                                      |             |                             |             |                              |

Non-life catastrophe risk  
 Non-life catastrophe risk

R0500

|                              |
|------------------------------|
| Solvency capital requirement |
| C0160                        |
|                              |

Total non-life underwriting risk  
 Diversification within non — life underwriting risk module  
 Total non-life underwriting risk

R0600

R0700

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S.26.06.01

Solvency Capital Requirement — Operational risk

Article 112

Z0010

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**Capital requirement**

C0020

R0100

R0110

R0120

R0130

R0200

R0210

R0220

R0230

R0240

R0250

R0260

R0300

R0310

R0320

R0330

R0340

**Operational risk — Information on technical provisions**

Life gross technical provisions (excluding risk margin)

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

Non-life gross technical provisions (excluding risk margin)

**Capital requirement for operational risk based on technical provisions**

**Operational risk — Information on earned premiums**

Earned life gross premiums (previous 12 months)

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

Earned non-life gross premiums (previous 12 months)

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

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

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

**Capital requirement for operational risk based on earned premiums**

**Operational risk — calculation of the SCR**

Capital requirement for operational risk charge before capping

Percentage of Basic Solvency Capital Requirement

Capital requirement for operational risk charge after capping

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

**Total capital requirement for operational risk**

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**S.26.06.04**

**Solvency Capital Requirement — Operational risk**

Article 112

**Z0010**

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**Capital requirement**

**C0020**

**R0100**

**R0110**

**R0120**

**R0130**

**R0200**

**R0210**

**R0220**

**R0230**

**R0240**

**R0250**

**R0260**

**R0300**

**R0310**

**R0320**

**R0330**

**R0340**

**Operational risk — Information on technical provisions**

Life gross technical provisions (excluding risk margin)

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

Non-life gross technical provisions (excluding risk margin)

**Capital requirement for operational risk based on technical provisions**

**Operational risk — Information on earned premiums**

Earned life gross premiums (previous 12 months)

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

Earned non-life gross premiums (previous 12 months)

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

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

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

**Capital requirement for operational risk based on earned premiums**

**Operational risk — calculation of the SCR**

Capital requirement for operational risk charge before capping

Percentage of Basic Solvency Capital Requirement

Capital requirement for operational risk charge after capping

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

**Total capital requirement for operational risk**

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**SR.26.06.01**

**Solvency Capital Requirement — Operational risk**

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

Article 112

**Z0010**  
**Z0020**  
**Z0030**

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**Operational risk — Information on technical provisions**

Life gross technical provisions (excluding risk margin)  
Life gross technical provisions unit-linked (excluding risk margin)  
Non-life gross technical provisions (excluding risk margin)  
**Capital requirement for operational risk based on technical provisions**  
**Operational risk — Information on earned premiums**  
Earned life gross premiums (previous 12 months)  
Earned life gross premiums unit-linked (previous 12 months)  
Earned non-life gross premiums (previous 12 months)  
Earned life gross premiums (12 months prior to the previous 12 months)  
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)  
Earned non-life gross premiums (12 months prior to the previous 12 months)

**Capital requirement for operational risk based on earned premiums**

**Operational risk — calculation of the SCR**

Capital requirement for operational risk charge before capping  
Percentage of Basic Solvency Capital Requirement  
Capital requirement for operational risk charge after capping  
Expenses incurred in respect of unit linked business (previous 12 months)  
**Total capital requirement for operational risk**

| <b>Capital requirement</b> |  |
|----------------------------|--|
| <b>C0020</b>               |  |
| <b>R0100</b>               |  |
| <b>R0110</b>               |  |
| <b>R0120</b>               |  |
| <b>R0130</b>               |  |
|                            |  |
| <b>R0200</b>               |  |
| <b>R0210</b>               |  |
| <b>R0220</b>               |  |
| <b>R0230</b>               |  |
| <b>R0240</b>               |  |
| <b>R0250</b>               |  |
| <b>R0260</b>               |  |
|                            |  |
| <b>R0300</b>               |  |
| <b>R0310</b>               |  |
| <b>R0320</b>               |  |
| <b>R0330</b>               |  |
| <b>R0340</b>               |  |

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**S.26.07.01**

**Solvency Capital Requirement — Simplifications**

|  |              |  |
|--|--------------|--|
| Article 112                                | <b>Z0010</b> |  |
| Currency for interest rate risk (captives) | <b>Z0040</b> |  |

|   |              | Credit quality step |          |          |          |          |          |          |                            |  |  |
|---|--------------|---------------------|----------|----------|----------|----------|----------|----------|----------------------------|--|--|
|   |              | <i>0</i>            | <i>1</i> | <i>2</i> | <i>3</i> | <i>4</i> | <i>5</i> | <i>6</i> | <i>No rating available</i> |  |  |
| <b>Market risk</b>  |              |                     |          |          |          |          |          |          |                            |  |  |
| <b>Spread risk (bonds and loans) (including captives)</b> |              |                     |          |          |          |          |          |          |                            |  |  |
| Market value  | <b>R0010</b> |                     |          |          |          |          |          |          |                            |  |  |
| Modified duration   | <b>R0020</b> |                     |          |          |          |          |          |          |                            |  |  |

|   |              |              |
|---|--------------|--------------|
| Increase in unit-linked and index-linked technical provisions | <b>R0030</b> | <b>C0090</b> |
|   |              |              |

|                               |              | Capital requirement |                    |
|-------------------------------|--------------|---------------------|--------------------|
|                               |              | Interest rate up    | Interest rate down |
| Interest rate risk (captives) | <b>R0040</b> | <b>C0100</b>        | <b>C0110</b>       |
|                               |              |                     |                    |
| Currency                      |              |                     |                    |

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|  |              | 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                  |
| <b>Life underwriting risk</b>                        |              |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Mortality risk                                       | <b>R0100</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Longevity risk                                       | <b>R0110</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Disability-morbidity risk                            | <b>R0120</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk   |              |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (up)                                      | <b>R0130</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (down)                                    | <b>R0140</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Life expense risk                                    | <b>R0150</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Life catastrophe risk                                | <b>R0160</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| <b>Health underwriting risk</b>                      |              |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health mortality risk                                | <b>R0200</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health longevity risk                                | <b>R0210</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health disability-morbidity risk (medical expense)   | <b>R0220</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health disability-morbidity risk (income protection) | <b>R0230</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health SLT lapse risk                                |              |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (up)                                      | <b>R0240</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (down)                                    | <b>R0250</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health expense risk                                  | <b>R0260</b> |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |

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**S.26.07.04**

**Solvency Capital Requirement — Simplifications**

|  |              |  |
|--|--------------|--|
| Article 112                                | <b>Z0010</b> |  |
| Currency for interest rate risk (captives) | <b>Z0040</b> |  |

|   |              | Credit quality step |              |              |              |              |              |              |                            |
|---|--------------|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
|   |              | <i>0</i>            | <i>1</i>     | <i>2</i>     | <i>3</i>     | <i>4</i>     | <i>5</i>     | <i>6</i>     | <i>No rating available</i> |
| Market risk   |              | <b>C0010</b>        | <b>C0020</b> | <b>C0030</b> | <b>C0040</b> | <b>C0050</b> | <b>C0060</b> | <b>C0070</b> | <b>C0080</b>               |
| <b>Spread risk (bonds and loans) (including captives)</b> |              |                     |              |              |              |              |              |              |                            |
| Market value  | <b>R0010</b> |                     |              |              |              |              |              |              |                            |
| Modified duration   | <b>R0020</b> |                     |              |              |              |              |              |              |                            |

|   |              |              |
|---|--------------|--------------|
| Increase in unit-linked and index-linked technical provisions | <b>R0030</b> | <b>C0090</b> |
|   |              |              |

|                               |            | Capital requirement |                    |
|-------------------------------|------------|---------------------|--------------------|
|                               |            | Interest rate up    | Interest rate down |
| Interest rate risk (captives) |            | <b>C0100</b>        | <b>C0110</b>       |
|                               | Currency 1 | <b>R0040</b>        |                    |



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|  | 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                  |
| <b>Life underwriting risk</b>                        |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Mortality risk                                       | <b>R0100</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Longevity risk                                       | <b>R0110</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Disability-morbidity risk                            | <b>R0120</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk   |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (up)                                      | <b>R0130</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (down)                                    | <b>R0140</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Life expense risk                                    | <b>R0150</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Life catastrophe risk                                | <b>R0160</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| <b>Health underwriting risk</b>                      |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health mortality risk                                | <b>R0200</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health longevity risk                                | <b>R0210</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health disability-morbidity risk (medical expense)   | <b>R0220</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health disability-morbidity risk (income protection) | <b>R0230</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health SLT lapse risk                                |                 |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (up)                                      | <b>R0240</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Lapse risk (down)                                    | <b>R0250</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |
| Health expense risk                                  | <b>R0260</b>    |                     |                  |               |                  |                  |                   |                        |                  |          |                        |

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**SR.26.07.01**

**Solvency Capital Requirement — Simplifications**

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

|   |              | Credit quality step |              |              |              |              |              |              |                            |
|---|--------------|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
|   |              | <i>0</i>            | <i>1</i>     | <i>2</i>     | <i>3</i>     | <i>4</i>     | <i>5</i>     | <i>6</i>     | <i>No rating available</i> |
| <b>Market risk</b>  |              |                     |              |              |              |              |              |              |                            |
| <b>Spread risk (bonds and loans) (including captives)</b> |              | <b>C0010</b>        | <b>C0020</b> | <b>C0030</b> | <b>C0040</b> | <b>C0050</b> | <b>C0060</b> | <b>C0070</b> | <b>C0080</b>               |
| Market value  | <b>R0010</b> |                     |              |              |              |              |              |              |                            |
| Modified duration   | <b>R0020</b> |                     |              |              |              |              |              |              |                            |

|   |              |              |
|---|--------------|--------------|
| Increase in unit-linked and index-linked technical provisions | <b>R0030</b> | <b>C0090</b> |
|   |              |              |

|                                      |              | Capital requirement |                    |
|--------------------------------------|--------------|---------------------|--------------------|
|                                      |              | Interest rate up    | Interest rate down |
| <b>Interest rate risk (captives)</b> | <b>R0040</b> | <b>C0100</b>        | <b>C0110</b>       |
|                                      |              |                     |                    |
| Currency                             |              |                     |                    |



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S.27.01.01

Solvency Capital Requirement — Non-life and Health catastrophe risk

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

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| Non-life and Health catastrophe risk — Summary                |              | SCR before risk mitigation | Total risk mitigation | SCR after risk mitigation |
|---|--------------|----------------------------|-----------------------|---------------------------|
|   |              | C0010                      | C0020                 | C0030                     |
| Diversification between perils                                | <b>R0180</b> |                            |                       |                           |
| <b>Total Non-life catastrophe risk before diversification</b> | <b>R0190</b> |                            |                       |                           |
| Diversification between sub-modules                           | <b>R0200</b> |                            |                       |                           |
| <b>Total Non-life catastrophe risk after diversification</b>  | <b>R0210</b> |                            |                       |                           |
| <b>Health catastrophe risk — Summary</b>                      |              |                            |                       |                           |
| <b>Health catastrophe risk</b>                                | <b>R0300</b> |                            |                       |                           |
| Mass accident   | <b>R0310</b> |                            |                       |                           |
| Accident concentration  | <b>R0320</b> |                            |                       |                           |
| Pandemic  | <b>R0330</b> |                            |                       |                           |
| Diversification between sub-modules                           | <b>R0340</b> |                            |                       |                           |

| 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 | (cont.) |
|---|--------------|---|----------|----------------------|---|-----------------|--|---------|
|   |              | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Republic of Austria                               | <b>R0400</b> |   |          |                      |   |                 |  |         |
| Kingdom of Belgium                                | <b>R0410</b> |   |          |                      |   |                 |  |         |
| Czech Republic                                    | <b>R0420</b> |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein | <b>R0430</b> |   |          |                      |   |                 |  |         |
| Kingdom of Denmark                                | <b>R0440</b> |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R0450 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R0460 |   |          |                      |   |                 |  |         |
| Republic of Iceland  | R0470 |   |          |                      |   |                 |  |         |
| Ireland  | R0480 |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | R0490 |   |          |                      |   |                 |  |         |
| Kingdom of the Netherlands   | R0500 |   |          |                      |   |                 |  |         |
| Kingdom of Norway  | R0510 |   |          |                      |   |                 |  |         |
| Republic of Poland   | R0520 |   |          |                      |   |                 |  |         |
| Kingdom of Spain   | R0530 |   |          |                      |   |                 |  |         |
| Kingdom of Sweden  | R0540 |   |          |                      |   |                 |  |         |
| United Kingdom of Great Britain and Northern Ireland   | R0550 |   |          |                      |   |                 |  |         |
| Guadeloupe   | R0560 |   |          |                      |   |                 |  |         |
| Martinique   | R0570 |   |          |                      |   |                 |  |         |
| Collectivity of Saint Martin   | R0580 |   |          |                      |   |                 |  |         |
| Réunion  | R0590 |   |          |                      |   |                 |  |         |
| ► M1 Total Windstorm specified Regions before diversification ◀  | R0600 |   |          |                      |   |                 |  |         |
| Northern Europe  | R0610 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Western Europe  | R0620 |   |          |                      |   |                 |  |         |
| Eastern Europe  | R0630 |   |          |                      |   |                 |  |         |
| Southern Europe   | R0640 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                | R0650 |   |          |                      |   |                 |  |         |
| Eastern Asia  | R0660 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                            | R0670 |   |          |                      |   |                 |  |         |
| Oceania   | R0680 |   |          |                      |   |                 |  |         |
| Northern Africa   | R0690 |   |          |                      |   |                 |  |         |
| Southern Africa   | R0700 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America | R0710 |   |          |                      |   |                 |  |         |

| Natural Catastrophe risk — Windstorm              |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|---------------------------|----------------------------------|---|
|   |       | C0100                     | C0110                            | C0120   |
| Republic of Austria                               | R0400 |                           |                                  |   |
| Kingdom of Belgium                                | R0410 |                           |                                  |   |
| Czech Republic                                    | R0420 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein | R0430 |                           |                                  |   |
| Kingdom of Denmark                                | R0440 |                           |                                  |   |

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| Natural Catastrophe risk — Windstorm   |              | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|---------------------------|----------------------------------|---|
|  |              | C0100                     | C0110                            | C0120   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | <b>R0450</b> |                           |                                  |   |
| Federal Republic of Germany  | <b>R0460</b> |                           |                                  |   |
| Republic of Iceland  | <b>R0470</b> |                           |                                  |   |
| Ireland  | <b>R0480</b> |                           |                                  |   |
| Grand Duchy of Luxemburg   | <b>R0490</b> |                           |                                  |   |
| Kingdom of the Netherlands   | <b>R0500</b> |                           |                                  |   |
| Kingdom of Norway  | <b>R0510</b> |                           |                                  |   |
| Republic of Poland   | <b>R0520</b> |                           |                                  |   |
| Kingdom of Spain   | <b>R0530</b> |                           |                                  |   |
| Kingdom of Sweden  | <b>R0540</b> |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland   | <b>R0550</b> |                           |                                  |   |
| Guadeloupe   | <b>R0560</b> |                           |                                  |   |
| Martinique   | <b>R0570</b> |                           |                                  |   |
| Collectivity of Saint Martin   | <b>R0580</b> |                           |                                  |   |
| Réunion  | <b>R0590</b> |                           |                                  |   |
| <b>► M1 Total Windstorm specified Regions before diversification ◀</b>   | <b>R0600</b> |                           |                                  |   |
| Northern Europe  | <b>R0610</b> |                           |                                  |   |
| Western Europe   | <b>R0620</b> |                           |                                  |   |
| Eastern Europe   | <b>R0630</b> |                           |                                  |   |
| Southern Europe  | <b>R0640</b> |                           |                                  |   |



▼B

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

▼B

| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Caribbean and Central America                                | R0720        |   |          |                      |   |                 |  |         |
| Eastern South America  | R0730        |   |          |                      |   |                 |  |         |
| Northern, southern and western South America                 | R0740        |   |          |                      |   |                 |  |         |
| North-east United States of America                          | R0750        |   |          |                      |   |                 |  |         |
| South-east United States of America                          | R0760        |   |          |                      |   |                 |  |         |
| Mid-west United States of America                            | R0770        |   |          |                      |   |                 |  |         |
| Western United States of America                             | R0780        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm Other Regions before diversifications</b> | <b>R0790</b> |   |          |                      |   |                 |  |         |
| <b>Total Windstorm all Regions before diversification</b>    | <b>R0800</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                       | R0810        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm after diversification</b>                 | <b>R0820</b> |   |          |                      |   |                 |  |         |

▼B

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

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

▼B

| Natural Catastrophe risk — Earthquake                           |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|-------|---|----------|----------------------|---|--|---------------------------|---------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Collectivity of Saint Martin                                    | R1020 |   |          |                      |   |  |                           |         |
| ►M1 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 |   |          |                      |   |  |                           |         |

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| Natural Catastrophe risk — Earthquake  |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|----------------------------------|---|
|  |       | C0190                            | C0200   |
| Republic of Austria  | R0830 |                                  |   |
| Kingdom of Belgium   | R0840 |                                  |   |
| Republic of Bulgaria   | R0850 |                                  |   |
| Republic of Croatia  | R0860 |                                  |   |
| Republic of Cyprus   | R0870 |                                  |   |
| Czech Republic   | R0880 |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R0890 |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R0900 |                                  |   |
| Federal Republic of Germany  | R0910 |                                  |   |
| Hellenic Republic  | R0920 |                                  |   |
| Republic of Hungary  | R0930 |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R0940 |                                  |   |
| Republic of Malta  | R0950 |                                  |   |
| Portuguese Republic  | R0960 |                                  |   |
| Romania  | R0970 |                                  |   |
| Slovak Republic  | R0980 |                                  |   |
| Republic of Slovenia   | R0990 |                                  |   |
| Guadeloupe   | R1000 |                                  |   |
| Martinique   | R1010 |                                  |   |
| Collectivity of Saint Martin   | R1020 |                                  |   |
| ►M1 Total Earthquake specified Regions before diversification ◀  | R1030 |                                  |   |
| Northern Europe  | R1040 |                                  |   |

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

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

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| Natural Catastrophe risk — Earthquake                         |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|-------|---|----------|----------------------|---|--|---------------------------|---------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Mid-west United States of America                             | R1200 |   |          |                      |   |  |                           |         |
| Western United States of America                              | R1210 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake Other Regions before diversifications</b> | R1220 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake all Regions before diversification</b>    | R1230 |   |          |                      |   |  |                           |         |
| Diversification effect between regions                        | R1240 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake after diversification</b>                 | R1250 |   |          |                      |   |  |                           |         |

| Natural Catastrophe risk — Earthquake        |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|----------------------------------|---|
|  |       | C0190                            | C0200   |
| Caribbean and Central America                | R1150 |                                  |   |
| Eastern South America                        | R1160 |                                  |   |
| Northern, southern and western South America | R1170 |                                  |   |
| North-east United States of America          | R1180 |                                  |   |
| South-east United States of America          | R1190 |                                  |   |
| Mid-west United States of America            | R1200 |                                  |   |
| Western United States of America             | R1210 |                                  |   |



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| Natural Catastrophe risk — Earthquake                         |              | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|----------------------------------|---|
|   |              | C0190                            | C0200   |
| <b>Total Earthquake Other Regions before diversifications</b> | <b>R1220</b> |                                  |   |
| <b>Total Earthquake all Regions before diversification</b>    | <b>R1230</b> |                                  |   |
| Diversification effect between regions                        | <b>R1240</b> |                                  |   |
| <b>Total Earthquake after diversification</b>                 | <b>R1250</b> |                                  |   |

| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Republic of Austria  | <b>R1260</b> |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | <b>R1270</b> |   |          |                      |   |                 |  |         |
| Republic of Bulgaria   | <b>R1280</b> |   |          |                      |   |                 |  |         |
| Czech Republic   | <b>R1290</b> |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | <b>R1300</b> |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | <b>R1310</b> |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | <b>R1320</b> |   |          |                      |   |                 |  |         |
| Republic of Hungary  | <b>R1330</b> |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| 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 |   |          |                      |   |                 |  |         |
| ►M1 Total Flood specified Regions before diversification ◀   | R1400 |   |          |                      |   |                 |  |         |
| Northern Europe  | R1410 |   |          |                      |   |                 |  |         |
| Western Europe   | R1420 |   |          |                      |   |                 |  |         |
| Eastern Europe   | R1430 |   |          |                      |   |                 |  |         |
| Southern Europe  | R1440 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                     | R1450 |   |          |                      |   |                 |  |         |
| Eastern Asia   | R1460 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                                 | R1470 |   |          |                      |   |                 |  |         |
| Oceania  | R1480 |   |          |                      |   |                 |  |         |
| Northern Africa  | R1490 |   |          |                      |   |                 |  |         |
| Southern Africa  | R1500 |   |          |                      |   |                 |  |         |

▼B

| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| 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 |   |          |                      |   |                 |  |         |

▼B

| Natural Catastrophe risk — Flood   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0270                     | C0280                            | C0290   |
| Republic of Austria  | R1260 |                           |                                  |   |
| Kingdom of Belgium   | R1270 |                           |                                  |   |
| Republic of Bulgaria   | R1280 |                           |                                  |   |
| Czech Republic   | R1290 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1300 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1310 |                           |                                  |   |
| Federal Republic of Germany  | R1320 |                           |                                  |   |
| Republic of Hungary  | R1330 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R1340 |                           |                                  |   |
| Republic of Poland   | R1350 |                           |                                  |   |
| Romania  | R1360 |                           |                                  |   |
| Slovak Republic  | R1370 |                           |                                  |   |
| Republic of Slovenia   | R1380 |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland   | R1390 |                           |                                  |   |
| ► <b>M1</b> Total Flood specified Regions before diversification ◀   | R1400 |                           |                                  |   |
| Northern Europe  | R1410 |                           |                                  |   |
| Western Europe   | R1420 |                           |                                  |   |
| Eastern Europe   | R1430 |                           |                                  |   |
| Southern Europe  | R1440 |                           |                                  |   |
| Central and Western Asia   | R1450 |                           |                                  |   |
| Eastern Asia   | R1460 |                           |                                  |   |

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

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

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

| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Republic of Austria  | R1630 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | R1640 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R1670 |   |          |                      |   |                 |  |         |
| Italian Republic; Republic of San Marino; Vatican City State   | R1680 |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | R1690 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Kingdom of the Netherlands                                | R1700 |   |          |                      |   |                 |  |         |
| Kingdom of Spain  | R1710 |   |          |                      |   |                 |  |         |
| ►M1 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 |   |          |                      |   |                 |  |         |
| 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 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|--------------|---|----------|----------------------|---|-----------------|--|---------|
|   |              | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| South-east United States of America                     | R1880        |   |          |                      |   |                 |  |         |
| Mid-west United States of America                       | R1890        |   |          |                      |   |                 |  |         |
| Western United States of America                        | R1900        |   |          |                      |   |                 |  |         |
| <b>Total Hail Other Regions before diversifications</b> | <b>R1910</b> |   |          |                      |   |                 |  |         |
| <b>Total Hail all Regions before diversification</b>    | <b>R1920</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                  | R1930        |   |          |                      |   |                 |  |         |
| <b>Total Hail after diversification</b>                 | <b>R1940</b> |   |          |                      |   |                 |  |         |

| Natural Catastrophe risk — Hail  |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0360                     | C0370                            | C0380   |
| Republic of Austria  | R1630 |                           |                                  |   |
| Kingdom of Belgium   | R1640 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |                           |                                  |   |



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| Natural Catastrophe risk — Hail                                   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|---------------------------|----------------------------------|---|
|   |       | C0360                     | C0370                            | C0380   |
| Federal Republic of Germany                                       | R1670 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State      | R1680 |                           |                                  |   |
| Grand Duchy of Luxemburg  | R1690 |                           |                                  |   |
| Kingdom of the Netherlands  | R1700 |                           |                                  |   |
| Kingdom of Spain  | R1710 |                           |                                  |   |
| ► <b>M1</b> 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 |                           |                                  |   |
| 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 |                           |                                  |   |

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| Natural Catastrophe risk — Hail                         |              | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|---------------------------|----------------------------------|---|
|   |              | C0360                     | C0370                            | C0380   |
| North-east United States of America                     | R1870        |                           |                                  |   |
| South-east United States of America                     | R1880        |                           |                                  |   |
| Mid-west United States of America                       | R1890        |                           |                                  |   |
| Western United States of America                        | R1900        |                           |                                  |   |
| <b>Total Hail Other Regions before diversifications</b> | <b>R1910</b> |                           |                                  |   |
| <b>Total Hail all Regions before diversification</b>    | <b>R1920</b> |                           |                                  |   |
| Diversification effect between regions                  | R1930        |                           |                                  |   |
| <b>Total Hail after diversification</b>                 | <b>R1940</b> |                           |                                  |   |

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

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

| 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                    | <b>R2000</b> |   |  |                           |                                  |   |

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

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| 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 | (cont.) |
|---|--------------|--|---|---|--|---------------------------|----------------------------------|---------|
|   |              | C0580  | C0590   | C0600   | C0610  | C0620                     | C0630                            |         |
| Marine Tanker Collision                             | <b>R2200</b> |  |   |   |  |                           |                                  |         |

| Man made catastrophe risk — Marine Tanker Collision |              | Catastrophe Risk Charge Marine Tanker Collision after risk mitigation | Name vessel |
|---|--------------|---|-------------|
|   |              | C0640   | C0650       |
| Marine Tanker Collision                             | <b>R2200</b> |   |             |

| Man made catastrophe risk — Marine Platform Explosion |              | Catastrophe Risk Charge Property damage before risk mitigation | Catastrophe Risk Charge Removal of wreckage before risk mitigation | Catastrophe Risk Charge Loss of production income before risk mitigation | Catastrophe Risk Charge Capping of the well or making the well secure before risk mitigation | Catastrophe Risk Charge Liability insurance and reinsurance obligations before risk mitigation | Catastrophe Risk Charge Marine Platform Explosion before risk mitigation | (cont.) |
|---|--------------|--|--|--|--|--|--|---------|
|   |              | C0660  | C0670  | C0680  | C0690  | C0700  | C0710  |         |
| Marine Platform Explosion                             | <b>R2300</b> |  |  |  |  |  |  |         |

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

| 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  |
| <b>Total before diversification</b>   | <b>R2400</b> |   |                                 |  |
| Diversification between type of event | <b>R2410</b> |   |                                 |  |
| <b>Total after diversification</b>    | <b>R2420</b> |   |                                 |  |

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| 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 | <b>R2500</b> |  |   |   |                           |                                  |  |

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

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

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| 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   |
| <b>Total before diversification</b>   | <b>R2800</b> |  |                                 |   |
| Diversification between type of cover | <b>R2810</b> |  |                                 |   |
| <b>Total after diversification</b>    | <b>R2820</b> |  |                                 |   |

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| 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   | <b>R2900</b> |                                |   |   |                           |                                  |  |
| Largest exposure 2   | <b>R2910</b> |                                |   |   |                           |                                  |  |
| <b>Total</b>   | <b>R2920</b> |                                |   |   |                           |                                  |  |

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| 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  |
| <b>Total</b>   | <b>R3000</b> |                                    |   |                           |                                  |  |

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

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| Other non-life catastrophe risk                                 |              | Estimation of the gross premiums to be earned | Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation | Estimated Total Risk Mitigation | Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation |
|---|--------------|---|--|---------------------------------|---|
|   |              | C1130   | C1140  | C1150                           | C1160   |
| MAT other than Marine and Aviation                              | <b>R3200</b> |   |  | X                               | X   |
| Non-proportional MAT reinsurance other than Marine and Aviation | <b>R3210</b> |   |  | X                               | X   |



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| 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   |
| Miscellaneous financial loss                                       | R3220 |   |  |                                 |   |
| Non-proportional Casualty reinsurance other than General liability | R3230 |   |  |                                 |   |
| Non-proportional Credit & Surety reinsurance                       | R3240 |   |  |                                 |   |
| <b>Total before diversification</b>                                | R3250 |   |  |                                 |   |
| Diversification between groups of obligations                      | R3260 |   |  |                                 |   |
| <b>Total after diversification</b>                                 | R3270 |   |  |                                 |   |

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

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

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

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

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

(cont.)

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

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

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| Health Catastrophe risk — Mass accident                         |              | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|----------------------------------|---|
|   |              | C1290                            | C1300   |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                                  |   |
| Diversification effect between countries                        | <b>R3620</b> |                                  |   |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                                  |   |

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

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



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

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

| Health Catastrophe risk — Concentration accident                      |              | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment           |
|---|--------------|---|---------------------|----------------------|---------------------|----------------------|-----------------------------|
|   |              |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured (cont.) |
|   |              | <b>C1310</b>                              | <b>C1320</b>        | <b>C1330</b>         | <b>C1340</b>        | <b>C1350</b>         | <b>C1360</b>                |
| <b>Other countries to be considered in the Concentration accident</b> |              |   |                     |                      |                     |                      |                             |
| <b>C1410</b>  |              |   |                     |                      |                     |                      |                             |
| Country 1   | <b>R4010</b> |   |                     |                      |                     |                      |                             |
| ...   |              |   |                     |                      |                     |                      |                             |

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| Health Catastrophe risk — Concentration accident                      |              | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|--|---------------------------|----------------------------------|---|
|   |              | C1370  | C1380                     | C1390                            | C1400   |
| <b>Other countries to be considered in the Concentration accident</b> |              |  |                           |                                  |   |
| <b>C1410</b>  |              |  |                           |                                  |   |
| Country 1   | <b>R4010</b> |  |                           |                                  |   |
| ...   |              |  |                           |                                  |   |

| Health Catastrophe risk — Concentration accident                         |              | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment           |
|--|--------------|---|---------------------|----------------------|---------------------|----------------------|-----------------------------|
|  |              |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured (cont.) |
|  |              | C1310                                     | C1320               | C1330                | C1340               | C1350                | C1360                       |
| <b>Total Concentration accident all countries before diversification</b> | <b>R4020</b> |   |                     |                      |                     |                      |                             |
| Diversification effect between countries                                 | <b>R4030</b> |   |                     |                      |                     |                      |                             |
| <b>Total Concentration accident all countries after diversification</b>  | <b>R4040</b> |   |                     |                      |                     |                      |                             |

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

| Health Catastrophe risk — Pandemic |              | Income protection        |                         | Medical expense           |                                 |  |                                      | (cont.) |
|------------------------------------|--------------|--------------------------|-------------------------|---------------------------|---------------------------------|--|--------------------------------------|---------|
|                                    |              | Number of insured people | Total pandemic exposure | Number of insured persons | Unit claim cost hospitalisation | Ratio of insured persons using hospitalisation | Unit claim cost medical practitioner |         |
|                                    |              | C1420                    | C1430                   | C1440                     | C1450                           | C1460  | C1470                                |         |
| Republic of Austria                | <b>R4100</b> |                          |                         |                           |                                 |  |                                      |         |
| Kingdom of Belgium                 | <b>R4110</b> |                          |                         |                           |                                 |  |                                      |         |
| Republic of Bulgaria               | <b>R4120</b> |                          |                         |                           |                                 |  |                                      |         |
| Republic of Croatia                | <b>R4130</b> |                          |                         |                           |                                 |  |                                      |         |
| Republic of Cyprus                 | <b>R4140</b> |                          |                         |                           |                                 |  |                                      |         |
| Czech Republic                     | <b>R4150</b> |                          |                         |                           |                                 |  |                                      |         |
| Kingdom of Denmark                 | <b>R4160</b> |                          |                         |                           |                                 |  |                                      |         |
| Republic of Estonia                | <b>R4170</b> |                          |                         |                           |                                 |  |                                      |         |
| Republic of Finland                | <b>R4180</b> |                          |                         |                           |                                 |  |                                      |         |
| French Republic                    | <b>R4190</b> |                          |                         |                           |                                 |  |                                      |         |
| Hellenic Republic                  | <b>R4200</b> |                          |                         |                           |                                 |  |                                      |         |

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| Health Catastrophe risk — Pandemic                   |       | Income protection        |                         | Medical expense           |                                 |  |                                      |
|--|-------|--------------------------|-------------------------|---------------------------|---------------------------------|--|--------------------------------------|
|  |       | Number of insured people | Total pandemic exposure | Number of insured persons | Unit claim cost hospitalisation | Ratio of insured persons using hospitalisation | Unit claim cost medical practitioner |
|  |       | C1420                    | C1430                   | C1440                     | C1450                           | C1460  | C1470                                |
| Federal Republic of Germany                          | R4210 |                          |                         |                           |                                 |  |                                      |
| Republic of Hungary                                  | R4220 |                          |                         |                           |                                 |  |                                      |
| Republic of Iceland                                  | R4230 |                          |                         |                           |                                 |  |                                      |
| Ireland  | R4240 |                          |                         |                           |                                 |  |                                      |
| Italian Republic                                     | R4250 |                          |                         |                           |                                 |  |                                      |
| Republic of Latvia                                   | R4260 |                          |                         |                           |                                 |  |                                      |
| Republic of Lithuania                                | R4270 |                          |                         |                           |                                 |  |                                      |
| Grand Duchy of Luxemburg                             | R4280 |                          |                         |                           |                                 |  |                                      |
| Republic of Malta                                    | R4290 |                          |                         |                           |                                 |  |                                      |
| Kingdom of the Netherlands                           | R4300 |                          |                         |                           |                                 |  |                                      |
| Kingdom of Norway                                    | R4310 |                          |                         |                           |                                 |  |                                      |
| Republic of Poland                                   | R4320 |                          |                         |                           |                                 |  |                                      |
| Portuguese Republic                                  | R4330 |                          |                         |                           |                                 |  |                                      |
| Romania  | R4340 |                          |                         |                           |                                 |  |                                      |
| Slovak Republic                                      | R4350 |                          |                         |                           |                                 |  |                                      |
| Republic of Slovenia                                 | R4360 |                          |                         |                           |                                 |  |                                      |
| Kingdom of Spain                                     | R4370 |                          |                         |                           |                                 |  |                                      |
| Kingdom of Sweden                                    | R4380 |                          |                         |                           |                                 |  |                                      |
| Swiss Confederation                                  | R4390 |                          |                         |                           |                                 |  |                                      |
| United Kingdom of Great Britain and Northern Ireland | R4400 |                          |                         |                           |                                 |  |                                      |

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

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| Health Catastrophe risk — Pandemic                   |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---|--|---|--|---------------------------|----------------------------------|---|
|  |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|  |       | C1480   | C1490                                  | C1500   | C1510  | C1520                     | C1530                            | C1540   |
| Kingdom of the Netherlands                           | R4300 |   |  |   |  |                           |                                  |   |
| Kingdom of Norway                                    | R4310 |   |  |   |  |                           |                                  |   |
| Republic of Poland                                   | R4320 |   |  |   |  |                           |                                  |   |
| Portuguese Republic                                  | R4330 |   |  |   |  |                           |                                  |   |
| Romania  | R4340 |   |  |   |  |                           |                                  |   |
| Slovak Republic                                      | R4350 |   |  |   |  |                           |                                  |   |
| Republic of Slovenia                                 | R4360 |   |  |   |  |                           |                                  |   |
| Kingdom of Spain                                     | R4370 |   |  |   |  |                           |                                  |   |
| Kingdom of Sweden                                    | R4380 |   |  |   |  |                           |                                  |   |
| Swiss Confederation                                  | R4390 |   |  |   |  |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland | R4400 |   |  |   |  |                           |                                  |   |

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

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| Health Catastrophe risk — Pandemic |       | Income protection        |                         | Medical expense           |                                 |  |                                      | (cont.) |
|------------------------------------|-------|--------------------------|-------------------------|---------------------------|---------------------------------|--|--------------------------------------|---------|
|                                    |       | Number of insured people | Total pandemic exposure | Number of insured persons | Unit claim cost hospitalisation | Ratio of insured persons using hospitalisation | Unit claim cost medical practitioner |         |
|                                    |       | C1420                    | C1430                   | C1440                     | C1450                           | C1460  | C1470                                |         |
| Country 1                          | R4410 |                          |                         |                           |                                 |  |                                      |         |
| ...                                |       |                          |                         |                           |                                 |  |                                      |         |

|                                     |              |  |  |  |  |  |  |  |
|-------------------------------------|--------------|--|--|--|--|--|--|--|
| <b>Total Pandemic all countries</b> | <b>R4420</b> |  |  |  |  |  |  |  |
|-------------------------------------|--------------|--|--|--|--|--|--|--|

| Health Catastrophe risk — Pandemic                      |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|---|--|---|--|---------------------------|----------------------------------|---|
|   |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|   |       | C1480   | C1490                                  | C1500   | C1510  | C1520                     | C1530                            | C1540   |
| <b>Other countries to be considered in the Pandemic</b> |       |   |  |   |  |                           |                                  |   |
| <b>C1550</b>  |       |   |  |   |  |                           |                                  |   |
| Country 1   | R4410 |   |  |   |  |                           |                                  |   |
| ...   |       |   |  |   |  |                           |                                  |   |

|                                     |              |  |  |  |  |  |  |  |
|-------------------------------------|--------------|--|--|--|--|--|--|--|
| <b>Total Pandemic all countries</b> | <b>R4420</b> |  |  |  |  |  |  |  |
|-------------------------------------|--------------|--|--|--|--|--|--|--|



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Solvency Capital Requirement — Non-life and Health catastrophe risk

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

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| <b>Non-life and Health catastrophe risk — Summary</b>         |              | <b>SCR before risk mitigation</b> | <b>Total risk mitigation</b> | <b>SCR after risk mitigation</b> |
|---|--------------|-----------------------------------|------------------------------|----------------------------------|
|   |              | <b>C0010</b>                      | <b>C0020</b>                 | <b>C0030</b>                     |
| Diversification between perils                                | <b>R0180</b> |                                   |                              |                                  |
| <b>Total Non-life catastrophe risk before diversification</b> | <b>R0190</b> |                                   |                              |                                  |
| Diversification between sub-modules                           | <b>R0200</b> |                                   |                              |                                  |
| <b>Total Non-life catastrophe risk after diversification</b>  | <b>R0210</b> |                                   |                              |                                  |
| <b>Health catastrophe risk — Summary</b>                      |              |                                   |                              |                                  |
| <b>Health catastrophe risk</b>                                | <b>R0300</b> |                                   |                              |                                  |
| Mass accident   | <b>R0310</b> |                                   |                              |                                  |
| Accident concentration  | <b>R0320</b> |                                   |                              |                                  |
| Pandemic  | <b>R0330</b> |                                   |                              |                                  |
| Diversification between sub-modules                           | <b>R0340</b> |                                   |                              |                                  |

▼B

| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Republic of Austria  | <b>R0400</b> |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | <b>R0410</b> |   |          |                      |   |                 |  |         |
| Czech Republic   | <b>R0420</b> |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | <b>R0430</b> |   |          |                      |   |                 |  |         |
| Kingdom of Denmark   | <b>R0440</b> |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | <b>R0450</b> |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | <b>R0460</b> |   |          |                      |   |                 |  |         |
| Republic of Iceland  | <b>R0470</b> |   |          |                      |   |                 |  |         |
| Ireland  | <b>R0480</b> |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | <b>R0490</b> |   |          |                      |   |                 |  |         |
| Kingdom of the Netherlands   | <b>R0500</b> |   |          |                      |   |                 |  |         |
| Kingdom of Norway  | <b>R0510</b> |   |          |                      |   |                 |  |         |
| Republic of Poland   | <b>R0520</b> |   |          |                      |   |                 |  |         |
| Kingdom of Spain   | <b>R0530</b> |   |          |                      |   |                 |  |         |
| Kingdom of Sweden  | <b>R0540</b> |   |          |                      |   |                 |  |         |
| United Kingdom of Great Britain and Northern Ireland   | <b>R0550</b> |   |          |                      |   |                 |  |         |

▼B

| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Guadeloupe   | R0560 |   |          |                      |   |                 |  |         |
| Martinique   | R0570 |   |          |                      |   |                 |  |         |
| Collectivity of Saint Martin                                   | R0580 |   |          |                      |   |                 |  |         |
| Réunion  | R0590 |   |          |                      |   |                 |  |         |
| ►M1 Total Windstorm specified Regions before diversification ◀ | R0600 |   |          |                      |   |                 |  |         |
| Northern Europe  | R0610 |   |          |                      |   |                 |  |         |
| Western Europe   | R0620 |   |          |                      |   |                 |  |         |
| Eastern Europe   | R0630 |   |          |                      |   |                 |  |         |
| Southern Europe  | R0640 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                       | R0650 |   |          |                      |   |                 |  |         |
| Eastern Asia   | R0660 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                                   | R0670 |   |          |                      |   |                 |  |         |
| Oceania  | R0680 |   |          |                      |   |                 |  |         |
| Northern Africa  | R0690 |   |          |                      |   |                 |  |         |
| Southern Africa  | R0700 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America        | R0710 |   |          |                      |   |                 |  |         |

## ▼B

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

▼ **B**

| Natural Catastrophe risk — Windstorm                                   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0100                     | C0110                            | C0120   |
| Guadeloupe   | R0560 |                           |                                  |   |
| Martinique   | R0570 |                           |                                  |   |
| Collectivity of Saint Martin   | R0580 |                           |                                  |   |
| Réunion  | R0590 |                           |                                  |   |
| ► <b>M1</b> Total Windstorm specified Regions before diversification ◀ | R0600 |                           |                                  |   |
| Northern Europe  | R0610 |                           |                                  |   |
| Western Europe   | R0620 |                           |                                  |   |
| Eastern Europe   | R0630 |                           |                                  |   |
| Southern Europe  | R0640 |                           |                                  |   |
| Central and Western Asia   | R0650 |                           |                                  |   |
| Eastern Asia   | R0660 |                           |                                  |   |
| South and South-Eastern Asia   | R0670 |                           |                                  |   |
| Oceania  | R0680 |                           |                                  |   |
| Northern Africa  | R0690 |                           |                                  |   |
| Southern Africa  | R0700 |                           |                                  |   |
| Northern America excluding the United States of America                | R0710 |                           |                                  |   |

▼B

| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Caribbean and Central America                                | R0720        |   |          |                      |   |                 |  |         |
| Eastern South America  | R0730        |   |          |                      |   |                 |  |         |
| Northern, southern and western South America                 | R0740        |   |          |                      |   |                 |  |         |
| North-east United States of America                          | R0750        |   |          |                      |   |                 |  |         |
| South-east United States of America                          | R0760        |   |          |                      |   |                 |  |         |
| Mid-west United States of America                            | R0770        |   |          |                      |   |                 |  |         |
| Western United States of America                             | R0780        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm Other Regions before diversifications</b> | <b>R0790</b> |   |          |                      |   |                 |  |         |
| <b>Total Windstorm all Regions before diversification</b>    | <b>R0800</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                       | R0810        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm after diversification</b>                 | <b>R0820</b> |   |          |                      |   |                 |  |         |

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



▼B

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

▼B

| Natural Catastrophe risk — Earthquake                           |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|-------|---|----------|----------------------|---|--|---------------------------|---------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Portuguese Republic   | R0960 |   |          |                      |   |  |                           |         |
| Romania   | R0970 |   |          |                      |   |  |                           |         |
| Slovak Republic   | R0980 |   |          |                      |   |  |                           |         |
| Republic of Slovenia  | R0990 |   |          |                      |   |  |                           |         |
| Guadeloupe  | R1000 |   |          |                      |   |  |                           |         |
| Martinique  | R1010 |   |          |                      |   |  |                           |         |
| Collectivity of Saint Martin                                    | R1020 |   |          |                      |   |  |                           |         |
| ►M1 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 |   |          |                      |   |  |                           |         |

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| Natural Catastrophe risk — Earthquake                   |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|---|-------|---|----------|----------------------|---|--|---------------------------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |
| South and South-Eastern Asia                            | R1100 |   |          |                      |   |  |                           |
| Oceania   | R1110 |   |          |                      |   |  |                           |
| Northern Africa   | R1120 |   |          |                      |   |  |                           |
| Southern Africa   | R1130 |   |          |                      |   |  |                           |
| Northern America excluding the United States of America | R1140 |   |          |                      |   |  |                           |

(cont.)

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| Natural Catastrophe risk — Earthquake  |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|----------------------------------|---|
|  |       | C0190                            | C0200   |
| Republic of Austria  | R0830 |                                  |   |
| Kingdom of Belgium   | R0840 |                                  |   |
| Republic of Bulgaria   | R0850 |                                  |   |
| Republic of Croatia  | R0860 |                                  |   |
| Republic of Cyprus   | R0870 |                                  |   |
| Czech Republic   | R0880 |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R0890 |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R0900 |                                  |   |
| Federal Republic of Germany  | R0910 |                                  |   |
| Hellenic Republic  | R0920 |                                  |   |
| Republic of Hungary  | R0930 |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R0940 |                                  |   |
| Republic of Malta  | R0950 |                                  |   |
| Portuguese Republic  | R0960 |                                  |   |
| Romania  | R0970 |                                  |   |

▼ **B**

| Natural Catastrophe risk — Earthquake                                   |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|----------------------------------|---|
|   |       | C0190                            | C0200   |
| Slovak Republic   | R0980 |                                  |   |
| Republic of Slovenia  | R0990 |                                  |   |
| Guadeloupe  | R1000 |                                  |   |
| Martinique  | R1010 |                                  |   |
| Collectivity of Saint Martin  | R1020 |                                  |   |
| ► <b>M1</b> 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 |                                  |   |

▼B

| Natural Catastrophe risk — Earthquake                         |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|-------|---|----------|----------------------|---|--|---------------------------|---------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Caribbean and Central America                                 | R1150 |   |          |                      |   |  |                           |         |
| Eastern South America   | R1160 |   |          |                      |   |  |                           |         |
| Northern, southern and western South America                  | R1170 |   |          |                      |   |  |                           |         |
| North-east United States of America                           | R1180 |   |          |                      |   |  |                           |         |
| South-east United States of America                           | R1190 |   |          |                      |   |  |                           |         |
| Mid-west United States of America                             | R1200 |   |          |                      |   |  |                           |         |
| Western United States of America                              | R1210 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake Other Regions before diversifications</b> | R1220 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake all Regions before diversification</b>    | R1230 |   |          |                      |   |  |                           |         |
| Diversification effect between regions                        | R1240 |   |          |                      |   |  |                           |         |
| <b>Total Earthquake after diversification</b>                 | R1250 |   |          |                      |   |  |                           |         |

▼B

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

▼B

| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Republic of Austria  | R1260 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | R1270 |   |          |                      |   |                 |  |         |
| Republic of Bulgaria   | R1280 |   |          |                      |   |                 |  |         |
| Czech Republic   | R1290 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R1300 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1310 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R1320 |   |          |                      |   |                 |  |         |
| Republic of Hungary  | R1330 |   |          |                      |   |                 |  |         |
| Italian Republic; Republic of San Marino; Vatican City State   | R1340 |   |          |                      |   |                 |  |         |
| Republic of Poland   | R1350 |   |          |                      |   |                 |  |         |
| Romania  | R1360 |   |          |                      |   |                 |  |         |
| Slovak Republic  | R1370 |   |          |                      |   |                 |  |         |
| Republic of Slovenia   | R1380 |   |          |                      |   |                 |  |         |



▼B

| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| United Kingdom of Great Britain and Northern Ireland       | R1390 |   |          |                      |   |                 |  |         |
| ►M1 Total Flood specified Regions before diversification ◀ | R1400 |   |          |                      |   |                 |  |         |
| Northern Europe  | R1410 |   |          |                      |   |                 |  |         |
| Western Europe   | R1420 |   |          |                      |   |                 |  |         |
| Eastern Europe   | R1430 |   |          |                      |   |                 |  |         |
| Southern Europe  | R1440 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                   | R1450 |   |          |                      |   |                 |  |         |
| Eastern Asia   | R1460 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                               | R1470 |   |          |                      |   |                 |  |         |
| Oceania  | R1480 |   |          |                      |   |                 |  |         |
| Northern Africa  | R1490 |   |          |                      |   |                 |  |         |
| Southern Africa  | R1500 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America    | R1510 |   |          |                      |   |                 |  |         |

▼B

| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Caribbean and Central America                | <b>R1520</b> |   |          |                      |   |                 |  |         |
| Eastern South America                        | <b>R1530</b> |   |          |                      |   |                 |  |         |
| Northern, southern and western South America | <b>R1540</b> |   |          |                      |   |                 |  |         |
| North-east United States of America          | <b>R1550</b> |   |          |                      |   |                 |  |         |
| South-east United States of America          | <b>R1560</b> |   |          |                      |   |                 |  |         |
| Mid-west United States of America            | <b>R1570</b> |   |          |                      |   |                 |  |         |

▼B

| Natural Catastrophe risk — Flood   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0270                     | C0280                            | C0290   |
| Republic of Austria  | R1260 |                           |                                  |   |
| Kingdom of Belgium   | R1270 |                           |                                  |   |
| Republic of Bulgaria   | R1280 |                           |                                  |   |
| Czech Republic   | R1290 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1300 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1310 |                           |                                  |   |
| Federal Republic of Germany  | R1320 |                           |                                  |   |
| Republic of Hungary  | R1330 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R1340 |                           |                                  |   |
| Republic of Poland   | R1350 |                           |                                  |   |
| Romania  | R1360 |                           |                                  |   |
| Slovak Republic  | R1370 |                           |                                  |   |
| Republic of Slovenia   | R1380 |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland   | R1390 |                           |                                  |   |
| ►M1 Total Flood specified Regions before diversification ◀   | R1400 |                           |                                  |   |
| Northern Europe  | R1410 |                           |                                  |   |

▼B

| Natural Catastrophe risk — Flood                        |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|---------------------------|----------------------------------|---|
|   |       | C0270                     | C0280                            | C0290   |
| Western Europe  | R1420 |                           |                                  |   |
| Eastern Europe  | R1430 |                           |                                  |   |
| Southern Europe   | R1440 |                           |                                  |   |
| Central and Western Asia                                | R1450 |                           |                                  |   |
| Eastern Asia  | R1460 |                           |                                  |   |
| South and South-Eastern Asia                            | R1470 |                           |                                  |   |
| Oceania   | R1480 |                           |                                  |   |
| Northern Africa   | R1490 |                           |                                  |   |
| Southern Africa   | R1500 |                           |                                  |   |
| Northern America excluding the United States of America | R1510 |                           |                                  |   |
| Caribbean and Central America                           | R1520 |                           |                                  |   |
| Eastern South America                                   | R1530 |                           |                                  |   |
| Northern, southern and western South America            | R1540 |                           |                                  |   |
| North-east United States of America                     | R1550 |                           |                                  |   |
| South-east United States of America                     | R1560 |                           |                                  |   |
| Mid-west United States of America                       | R1570 |                           |                                  |   |

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| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Western United States of America                         | R1580        |   |          |                      |   |                 |  |         |
| <b>Total Flood Other Regions before diversifications</b> | <b>R1590</b> |   |          |                      |   |                 |  |         |
| <b>Total Flood all Regions before diversification</b>    | <b>R1600</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                   | R1610        |   |          |                      |   |                 |  |         |
| <b>Total Flood after diversification</b>                 | <b>R1620</b> |   |          |                      |   |                 |  |         |

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

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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Republic of Austria  | R1630 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | R1640 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R1670 |   |          |                      |   |                 |  |         |
| Italian Republic; Republic of San Marino; Vatican City State   | R1680 |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | R1690 |   |          |                      |   |                 |  |         |
| Kingdom of the Netherlands   | R1700 |   |          |                      |   |                 |  |         |
| Kingdom of Spain   | R1710 |   |          |                      |   |                 |  |         |
| ►M1 Total Hail specified Regions before diversification ◀  | R1720 |   |          |                      |   |                 |  |         |
| Northern Europe  | R1730 |   |          |                      |   |                 |  |         |
| Western Europe   | R1740 |   |          |                      |   |                 |  |         |
| Eastern Europe   | R1750 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Southern Europe   | R1760 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                | R1770 |   |          |                      |   |                 |  |         |
| Eastern Asia  | R1780 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                            | R1790 |   |          |                      |   |                 |  |         |
| Oceania   | R1800 |   |          |                      |   |                 |  |         |
| Northern Africa   | R1810 |   |          |                      |   |                 |  |         |
| Southern Africa   | R1820 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America | R1830 |   |          |                      |   |                 |  |         |
| Caribbean and Central America                           | R1840 |   |          |                      |   |                 |  |         |
| Eastern South America                                   | R1850 |   |          |                      |   |                 |  |         |
| Northern, southern and western South America            | R1860 |   |          |                      |   |                 |  |         |
| North-east United States of America                     | R1870 |   |          |                      |   |                 |  |         |
| South-east United States of America                     | R1880 |   |          |                      |   |                 |  |         |
| Mid-west United States of America                       | R1890 |   |          |                      |   |                 |  |         |
| Western United States of America                        | R1900 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|--------------|---|----------|----------------------|---|-----------------|--|---------|
|   |              | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| <b>Total Hail Other Regions before diversifications</b> | <b>R1910</b> |   |          |                      |   |                 |  |         |
| <b>Total Hail all Regions before diversification</b>    | <b>R1920</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                  | <b>R1930</b> |   |          |                      |   |                 |  |         |
| <b>Total Hail after diversification</b>                 | <b>R1940</b> |   |          |                      |   |                 |  |         |



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| Natural Catastrophe risk — Hail  |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0360                     | C0370                            | C0380   |
| Republic of Austria  | R1630 |                           |                                  |   |
| Kingdom of Belgium   | R1640 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |                           |                                  |   |
| Federal Republic of Germany  | R1670 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R1680 |                           |                                  |   |
| Grand Duchy of Luxemburg   | R1690 |                           |                                  |   |
| Kingdom of the Netherlands   | R1700 |                           |                                  |   |
| Kingdom of Spain   | R1710 |                           |                                  |   |
| ►M1 Total Hail specified Regions before diversification ◀  | R1720 |                           |                                  |   |
| Northern Europe  | R1730 |                           |                                  |   |
| Western Europe   | R1740 |                           |                                  |   |
| Eastern Europe   | R1750 |                           |                                  |   |
| Southern Europe  | R1760 |                           |                                  |   |
| Central and Western Asia   | R1770 |                           |                                  |   |

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

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

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

| 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                    | <b>R2000</b> |   |  |                           |                                  |   |

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

| 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 | (cont.) |
|---|--------------|--|---|---|--|---------------------------|----------------------------------|---------|
|   |              | C0580  | C0590   | C0600   | C0610  | C0620                     | C0630                            |         |
| Marine Tanker Collision                             | <b>R2200</b> |  |   |   |  |                           |                                  |         |

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| Man made catastrophe risk — Marine Tanker Collision |       | Catastrophe Risk Charge<br>Marine Tanker Collision after<br>risk mitigation | Name vessel |
|---|-------|---|-------------|
|   |       | C0640   | C0650       |
| Marine Tanker Collision                             | R2200 |   |             |

| Man made catastrophe risk — Marine Platform Explosion |       | Catastrophe<br>Risk Charge<br>Property<br>damage before<br>risk mitigation | Catastrophe<br>Risk Charge<br>Removal of<br>wreckage<br>before risk<br>mitigation | Catastrophe<br>Risk Charge<br>Loss of<br>production<br>income before<br>risk mitigation | Catastrophe Risk<br>Charge Capping of the<br>well or making the well<br>secure before risk miti-<br>gation | Catastrophe<br>Risk Charge<br>Liability<br>insurance and<br>reinsurance<br>obligations<br>before risk<br>mitigation | Catastrophe Risk<br>Charge Marine Platform<br>Explosion before risk<br>mitigation | (cont.) |
|---|-------|--|---|---|--|---|---|---------|
|   |       | C0660  | C0670   | C0680   | C0690  | C0700   | C0710   |         |
| Marine Platform Explosion                             | R2300 |  |   |   |  |   |   |         |

| Man made catastrophe risk — Marine Platform Explosion |       | Estimated Risk Miti-<br>gation | Estimated Reinstatement<br>Premiums | Catastrophe Risk Charge<br>Marine Platform Explosion<br>after risk mitigation | Name platform |
|---|-------|--------------------------------|-------------------------------------|---|---------------|
|   |       | C0720                          | C0730                               | C0740   | C0750         |
| Marine Platform Explosion                             | R2300 |                                |                                     |   |               |

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| 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  |
| <b>Total before diversification</b>   | <b>R2400</b> |   |                                 |  |
| Diversification between type of event | <b>R2410</b> |   |                                 |  |
| <b>Total after diversification</b>    | <b>R2420</b> |   |                                 |  |

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| 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 | <b>R2500</b> |  |   |   |                           |                                  |  |

| 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                             | <b>R2600</b> |   |                           |                                  |  |

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| 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        |                                    |                                  |                  |  |                           |                                  |   |
| <b>Total</b>                          | <b>R2750</b> |                                    |                                  |                  |  |                           |                                  |   |

| 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   |
| <b>Total before diversification</b>   | <b>R2800</b> |  |                                 |   |
| Diversification between type of cover | R2810        |  |                                 |   |
| <b>Total after diversification</b>    | <b>R2820</b> |  |                                 |   |

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

| Man made catastrophe risk — Credit & Suretyship — Recession Risk |              | Earned<br>premium<br>following 12<br>months | Catastrophe<br>Risk Charge<br>Credit &<br>Suretyship<br>before risk<br>mitigation —<br>Recession Risk | Estimated<br>Risk Miti-<br>gation | Estimated Reinstatement<br>Premiums | Catastrophe Risk<br>Charge Credit &<br>Suretyship after risk<br>mitigation — Recession<br>Risk |
|--|--------------|---|---|-----------------------------------|-------------------------------------|--|
|  |              | C1050                                       | C1060   | C1070                             | C1080                               | C1090  |
| <b>Total</b>   | <b>R3000</b> |   |   |                                   |                                     |  |



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| Man made catastrophe risk — Credit & Suretyship |              | Catastrophe Risk Charge<br>Credit & Suretyship before<br>risk mitigation | Estimated Total Risk Miti-<br>gation | Catastrophe Risk Charge<br>Credit & Suretyship after risk<br>mitigation |
|---|--------------|--|--------------------------------------|---|
|   |              | C1100  | C1110                                | C1120   |
| <b>Total before diversification</b>             | <b>R3100</b> |  |                                      |   |
| Diversification between type of event           | <b>R3110</b> |  |                                      |   |
| <b>Total after diversification</b>              | <b>R3120</b> |  |                                      |   |

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| Other non-life catastrophe risk                                    |              | Estimation of the gross<br>premiums to be earned | Catastrophe Risk<br>Charge Other non-life<br>catastrophe risk before<br>risk mitigation | Estimated Total Risk Miti-<br>gation | Catastrophe Risk<br>Charge Other non-life<br>catastrophe risk after<br>risk mitigation |
|--|--------------|--|---|--------------------------------------|--|
|  |              | C1130  | C1140   | C1150                                | C1160  |
| MAT other than Marine and Aviation                                 | <b>R3200</b> |  |   |                                      |  |
| Non-proportional MAT reinsurance other than Marine and Aviation    | <b>R3210</b> |  |   |                                      |  |
| Miscellaneous financial loss                                       | <b>R3220</b> |  |   |                                      |  |
| Non-proportional Casualty reinsurance other than General liability | <b>R3230</b> |  |   |                                      |  |
| Non-proportional Credit & Surety reinsurance                       | <b>R3240</b> |  |   |                                      |  |
| <b>Total before diversification</b>                                | <b>R3250</b> |  |   |                                      |  |

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| 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   |
| Diversification between groups of obligations | R3260        |   |  |                                 |   |
| <b>Total after diversification</b>            | <b>R3270</b> |   |  |                                 |   |

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

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| Health Catastrophe risk — Mass accident                         |              | Accidental death |                                 | Permanent disability |                                 | Disability 10 years |                                 | (cont.) |
|---|--------------|------------------|---------------------------------|----------------------|---------------------------------|---------------------|---------------------------------|---------|
|   |              | # Policy-holders | Total value of benefits payable | # Policy-holders     | Total value of benefits payable | # Policy-holders    | Total value of benefits payable |         |
|   |              | C1170            | C1180                           | C1190                | C1200                           | C1210               | C1220                           |         |
| Republic of Poland  | R3520        |                  |                                 |                      |                                 |                     |                                 |         |
| Portuguese Republic   | R3530        |                  |                                 |                      |                                 |                     |                                 |         |
| Romania   | R3540        |                  |                                 |                      |                                 |                     |                                 |         |
| Slovak Republic   | R3550        |                  |                                 |                      |                                 |                     |                                 |         |
| Republic of Slovenia  | R3560        |                  |                                 |                      |                                 |                     |                                 |         |
| Kingdom of Spain  | R3570        |                  |                                 |                      |                                 |                     |                                 |         |
| Kingdom of Sweden   | R3580        |                  |                                 |                      |                                 |                     |                                 |         |
| Swiss Confederation   | R3590        |                  |                                 |                      |                                 |                     |                                 |         |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                  |                                 |                      |                                 |                     |                                 |         |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                  |                                 |                      |                                 |                     |                                 |         |
| Diversification effect between countries                        | R3620        |                  |                                 |                      |                                 |                     |                                 |         |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                  |                                 |                      |                                 |                     |                                 |         |

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| Health Catastrophe risk — Mass accident                          |       | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|--|-------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|  |       | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|  |       | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Republic of Austria  | R3300 |                      |                                 |                   |                                 |  |                           |
| Kingdom of Belgium   | R3310 |                      |                                 |                   |                                 |  |                           |
| Republic of Bulgaria   | R3320 |                      |                                 |                   |                                 |  |                           |
| Republic of Croatia  | R3330 |                      |                                 |                   |                                 |  |                           |
| Republic of Cyprus   | R3340 |                      |                                 |                   |                                 |  |                           |
| Czech Republic   | R3350 |                      |                                 |                   |                                 |  |                           |
| Kingdom of Denmark   | R3360 |                      |                                 |                   |                                 |  |                           |
| Republic of Estonia  | R3370 |                      |                                 |                   |                                 |  |                           |
| Republic of Finland  | R3380 |                      |                                 |                   |                                 |  |                           |
| French Republic; Principality of Monaco; Principality of Andorra | R3390 |                      |                                 |                   |                                 |  |                           |
| Hellenic Republic  | R3400 |                      |                                 |                   |                                 |  |                           |
| Federal Republic of Germany                                      | R3410 |                      |                                 |                   |                                 |  |                           |
| Republic of Hungary  | R3420 |                      |                                 |                   |                                 |  |                           |
| Republic of Iceland  | R3430 |                      |                                 |                   |                                 |  |                           |
| Ireland  | R3440 |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident                      |              | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|--|--------------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|  |              | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|  |              | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Italian Republic; Republic of San Marino; Vatican City State | <b>R3450</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Latvia   | <b>R3460</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Lithuania  | <b>R3470</b> |                      |                                 |                   |                                 |  |                           |
| Grand Duchy of Luxemburg                                     | <b>R3480</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Malta  | <b>R3490</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of the Netherlands                                   | <b>R3500</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of Norway  | <b>R3510</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Poland   | <b>R3520</b> |                      |                                 |                   |                                 |  |                           |
| Portuguese Republic  | <b>R3530</b> |                      |                                 |                   |                                 |  |                           |
| Romania  | <b>R3540</b> |                      |                                 |                   |                                 |  |                           |
| Slovak Republic  | <b>R3550</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Slovenia   | <b>R3560</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of Spain   | <b>R3570</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of Sweden  | <b>R3580</b> |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident                         |              | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|---|--------------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|   |              | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|   |              | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Swiss Confederation   | R3590        |                      |                                 |                   |                                 |  |                           |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                      |                                 |                   |                                 |  |                           |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                      |                                 |                   |                                 |  |                           |
| Diversification effect between countries                        | R3620        |                      |                                 |                   |                                 |  |                           |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|----------------------------------|---|
|   |       | C1290                            | C1300   |
| Republic of Austria                     | R3300 |                                  |   |
| Kingdom of Belgium                      | R3310 |                                  |   |
| Republic of Bulgaria                    | R3320 |                                  |   |
| Republic of Croatia                     | R3330 |                                  |   |
| Republic of Cyprus                      | R3340 |                                  |   |

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| Health Catastrophe risk — Mass accident                          |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|----------------------------------|---|
|  |       | C1290                            | C1300   |
| Czech Republic   | R3350 |                                  |   |
| Kingdom of Denmark   | R3360 |                                  |   |
| Republic of Estonia  | R3370 |                                  |   |
| Republic of Finland  | R3380 |                                  |   |
| French Republic; Principality of Monaco; Principality of Andorra | R3390 |                                  |   |
| Hellenic Republic  | R3400 |                                  |   |
| Federal Republic of Germany                                      | R3410 |                                  |   |
| Republic of Hungary  | R3420 |                                  |   |
| Republic of Iceland  | R3430 |                                  |   |
| Ireland  | R3440 |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State     | R3450 |                                  |   |
| Republic of Latvia   | R3460 |                                  |   |
| Republic of Lithuania  | R3470 |                                  |   |
| Grand Duchy of Luxemburg   | R3480 |                                  |   |
| Republic of Malta  | R3490 |                                  |   |
| Kingdom of the Netherlands                                       | R3500 |                                  |   |



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| Health Catastrophe risk — Mass accident                         |              | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|----------------------------------|---|
|   |              | C1290                            | C1300   |
| Kingdom of Norway   | R3510        |                                  |   |
| Republic of Poland  | R3520        |                                  |   |
| Portuguese Republic   | R3530        |                                  |   |
| Romania   | R3540        |                                  |   |
| Slovak Republic   | R3550        |                                  |   |
| Republic of Slovenia  | R3560        |                                  |   |
| Kingdom of Spain  | R3570        |                                  |   |
| Kingdom of Sweden   | R3580        |                                  |   |
| Swiss Confederation   | R3590        |                                  |   |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                                  |   |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                                  |   |
| Diversification effect between countries                        | R3620        |                                  |   |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                                  |   |

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Health Catastrophe risk — Concentration accident

|                             |       | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment   |
|-----------------------------|-------|---|---------------------|----------------------|---------------------|----------------------|---------------------|
|                             |       |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured |
|                             |       | C1310                                     | C1320               | C1330                | C1340               | C1350                | C1360               |
| Republic of Austria         | R3700 |   |                     |                      |                     |                      |                     |
| Kingdom of Belgium          | R3710 |   |                     |                      |                     |                      |                     |
| Republic of Bulgaria        | R3720 |   |                     |                      |                     |                      |                     |
| Republic of Croatia         | R3730 |   |                     |                      |                     |                      |                     |
| Republic of Cyprus          | R3740 |   |                     |                      |                     |                      |                     |
| Czech Republic              | R3750 |   |                     |                      |                     |                      |                     |
| Kingdom of Denmark          | R3760 |   |                     |                      |                     |                      |                     |
| Republic of Estonia         | R3770 |   |                     |                      |                     |                      |                     |
| Republic of Finland         | R3780 |   |                     |                      |                     |                      |                     |
| French Republic             | R3790 |   |                     |                      |                     |                      |                     |
| Hellenic Republic           | R3800 |   |                     |                      |                     |                      |                     |
| Federal Republic of Germany | R3810 |   |                     |                      |                     |                      |                     |
| Republic of Hungary         | R3820 |   |                     |                      |                     |                      |                     |
| Republic of Iceland         | R3830 |   |                     |                      |                     |                      |                     |
| Ireland                     | R3840 |   |                     |                      |                     |                      |                     |

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

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| Health Catastrophe risk — Concentration accident |              | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|--|---------------------------|----------------------------------|---|
|  |              | C1370  | C1380                     | C1390                            | C1400   |
| Republic of Austria                              | <b>R3700</b> |  |                           |                                  |   |
| Kingdom of Belgium                               | <b>R3710</b> |  |                           |                                  |   |
| Republic of Bulgaria                             | <b>R3720</b> |  |                           |                                  |   |
| Republic of Croatia                              | <b>R3730</b> |  |                           |                                  |   |
| Republic of Cyprus                               | <b>R3740</b> |  |                           |                                  |   |
| Czech Republic                                   | <b>R3750</b> |  |                           |                                  |   |
| Kingdom of Denmark                               | <b>R3760</b> |  |                           |                                  |   |
| Republic of Estonia                              | <b>R3770</b> |  |                           |                                  |   |
| Republic of Finland                              | <b>R3780</b> |  |                           |                                  |   |
| French Republic                                  | <b>R3790</b> |  |                           |                                  |   |
| Hellenic Republic                                | <b>R3800</b> |  |                           |                                  |   |
| Federal Republic of Germany                      | <b>R3810</b> |  |                           |                                  |   |
| Republic of Hungary                              | <b>R3820</b> |  |                           |                                  |   |
| Republic of Iceland                              | <b>R3830</b> |  |                           |                                  |   |
| Ireland  | <b>R3840</b> |  |                           |                                  |   |

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| Health Catastrophe risk — Concentration accident     |              | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|--|---------------------------|----------------------------------|---|
|  |              | C1370  | C1380                     | C1390                            | C1400   |
| Italian Republic                                     | <b>R3850</b> |  |                           |                                  |   |
| Republic of Latvia                                   | <b>R3860</b> |  |                           |                                  |   |
| Republic of Lithuania                                | <b>R3870</b> |  |                           |                                  |   |
| Grand Duchy of Luxemburg                             | <b>R3880</b> |  |                           |                                  |   |
| Republic of Malta                                    | <b>R3890</b> |  |                           |                                  |   |
| Kingdom of the Netherlands                           | <b>R3900</b> |  |                           |                                  |   |
| Kingdom of Norway                                    | <b>R3910</b> |  |                           |                                  |   |
| Republic of Poland                                   | <b>R3920</b> |  |                           |                                  |   |
| Portuguese Republic                                  | <b>R3930</b> |  |                           |                                  |   |
| Romania  | <b>R3940</b> |  |                           |                                  |   |
| Slovak Republic                                      | <b>R3950</b> |  |                           |                                  |   |
| Republic of Slovenia                                 | <b>R3960</b> |  |                           |                                  |   |
| Kingdom of Spain                                     | <b>R3970</b> |  |                           |                                  |   |
| Kingdom of Sweden                                    | <b>R3980</b> |  |                           |                                  |   |
| Swiss Confederation                                  | <b>R3990</b> |  |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland | <b>R4000</b> |  |                           |                                  |   |

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

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

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| Health Catastrophe risk — Concentration accident                         |              | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment   | (cont.) |
|--|--------------|---|---------------------|----------------------|---------------------|----------------------|---------------------|---------|
|  |              |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured |         |
|  |              | C1310                                     | C1320               | C1330                | C1340               | C1350                | C1360               |         |
| <b>Total Concentration accident all countries before diversification</b> | <b>R4020</b> |   |                     |                      |                     |                      |                     |         |
| Diversification effect between countries                                 | <b>R4030</b> |   |                     |                      |                     |                      |                     |         |
| <b>Total Concentration accident all countries after diversification</b>  | <b>R4040</b> |   |                     |                      |                     |                      |                     |         |

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

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



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

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| Health Catastrophe risk — Pandemic |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|------------------------------------|-------|---|--|---|--|---------------------------|----------------------------------|---|
|                                    |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|                                    |       | C1480   | C1490                                  | C1500   |  |                           |                                  |   |
|                                    |       |   |  | C1510   | C1520  | C1530                     | C1540                            |   |
| Republic of Austria                | R4100 |   |  |   |  |                           |                                  |   |
| Kingdom of Belgium                 | R4110 |   |  |   |  |                           |                                  |   |
| Republic of Bulgaria               | R4120 |   |  |   |  |                           |                                  |   |
| Republic of Croatia                | R4130 |   |  |   |  |                           |                                  |   |
| Republic of Cyprus                 | R4140 |   |  |   |  |                           |                                  |   |
| Czech Republic                     | R4150 |   |  |   |  |                           |                                  |   |
| Kingdom of Denmark                 | R4160 |   |  |   |  |                           |                                  |   |
| Republic of Estonia                | R4170 |   |  |   |  |                           |                                  |   |
| Republic of Finland                | R4180 |   |  |   |  |                           |                                  |   |
| French Republic                    | R4190 |   |  |   |  |                           |                                  |   |
| Hellenic Republic                  | R4200 |   |  |   |  |                           |                                  |   |
| Federal Republic of Germany        | R4210 |   |  |   |  |                           |                                  |   |
| Republic of Hungary                | R4220 |   |  |   |  |                           |                                  |   |
| Republic of Iceland                | R4230 |   |  |   |  |                           |                                  |   |
| Ireland                            | R4240 |   |  |   |  |                           |                                  |   |

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| Health Catastrophe risk — Pandemic                   |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---|--|---|--|---------------------------|----------------------------------|---|
|  |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|  |       | C1480   | C1490                                  | C1500   |  |                           |                                  |   |
|  |       |   |  | C1510   | C1520  | C1530                     | C1540                            |   |
| Italian Republic                                     | R4250 |   |  |   |  |                           |                                  |   |
| Republic of Latvia                                   | R4260 |   |  |   |  |                           |                                  |   |
| Republic of Lithuania                                | R4270 |   |  |   |  |                           |                                  |   |
| Grand Duchy of Luxemburg                             | R4280 |   |  |   |  |                           |                                  |   |
| Republic of Malta                                    | R4290 |   |  |   |  |                           |                                  |   |
| Kingdom of the Netherlands                           | R4300 |   |  |   |  |                           |                                  |   |
| Kingdom of Norway                                    | R4310 |   |  |   |  |                           |                                  |   |
| Republic of Poland                                   | R4320 |   |  |   |  |                           |                                  |   |
| Portuguese Republic                                  | R4330 |   |  |   |  |                           |                                  |   |
| Romania  | R4340 |   |  |   |  |                           |                                  |   |
| Slovak Republic                                      | R4350 |   |  |   |  |                           |                                  |   |
| Republic of Slovenia                                 | R4360 |   |  |   |  |                           |                                  |   |
| Kingdom of Spain                                     | R4370 |   |  |   |  |                           |                                  |   |
| Kingdom of Sweden                                    | R4380 |   |  |   |  |                           |                                  |   |
| Swiss Confederation                                  | R4390 |   |  |   |  |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland | R4400 |   |  |   |  |                           |                                  |   |

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

|                              |       |  |  |  |  |  |  |
|------------------------------|-------|--|--|--|--|--|--|
| Total Pandemic all countries | R4420 |  |  |  |  |  |  |
|------------------------------|-------|--|--|--|--|--|--|

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

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| Health Catastrophe risk — Pandemic  |              | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|-------------------------------------|--------------|---|--|---|--|---------------------------|----------------------------------|---|
|                                     |              | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|                                     |              | C1480   | C1490                                  | C1500   | C1510  | C1520                     | C1530                            | C1540   |
| Country 1                           | R4410        |   |  |   |  |                           |                                  |   |
| ...                                 |              |   |  |   |  |                           |                                  |   |
| <b>Total Pandemic all countries</b> | <b>R4420</b> |   |  |   |  |                           |                                  |   |

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Solvency Capital Requirement — Non-life and Health catastrophe risk

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

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Fund/Portfolio number **Z0030**

| Non-life and Health catastrophe risk — Summary                |              | SCR before risk mitigation | Total risk mitigation | SCR after risk mitigation |
|---|--------------|----------------------------|-----------------------|---------------------------|
|   |              | C0010                      | C0020                 | C0030                     |
| <b>Non-life catastrophe risk — Summary</b>                    |              | <del> </del>               | <del> </del>          | <del> </del>              |
| <b>Natural catastrophe risk</b>                               | <b>R0010</b> |                            |                       |                           |
| Windstorm   | <b>R0020</b> |                            |                       |                           |
| Earthquake  | <b>R0030</b> |                            |                       |                           |
| Flood   | <b>R0040</b> |                            |                       |                           |
| Hail  | <b>R0050</b> |                            |                       |                           |
| Subsidence  | <b>R0060</b> |                            |                       |                           |
| Diversification between perils                                | <b>R0070</b> |                            |                       |                           |
| <b>Catastrophe risk non-proportional property reinsurance</b> | <b>R0080</b> |                            |                       |                           |
| <b>Man-made catastrophe risk</b>                              | <b>R0090</b> |                            |                       |                           |
| Motor vehicle liability                                       | <b>R0100</b> |                            |                       |                           |

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| Non-life and Health catastrophe risk — Summary                |              | SCR before risk mitigation | Total risk mitigation | SCR after risk mitigation |
|---|--------------|----------------------------|-----------------------|---------------------------|
|   |              | C0010                      | C0020                 | C0030                     |
| Marine  | <b>R0110</b> |                            |                       |                           |
| Aviation  | <b>R0120</b> |                            |                       |                           |
| Fire  | <b>R0130</b> |                            |                       |                           |
| Liability   | <b>R0140</b> |                            |                       |                           |
| Credit & Suretyship   | <b>R0150</b> |                            |                       |                           |
| Diversification between perils                                | <b>R0160</b> |                            |                       |                           |
| <b>Other non-life catastrophe risk</b>                        | <b>R0170</b> |                            |                       |                           |
| Diversification between perils                                | <b>R0180</b> |                            |                       |                           |
| <b>Total Non-life catastrophe risk before diversification</b> | <b>R0190</b> |                            |                       |                           |
| Diversification between sub-modules                           | <b>R0200</b> |                            |                       |                           |
| <b>Total Non-life catastrophe risk after diversification</b>  | <b>R0210</b> |                            |                       |                           |
| <b>Health catastrophe risk — Summary</b>                      |              | X                          | X                     | X                         |
| <b>Health catastrophe risk</b>                                | <b>R0300</b> |                            |                       |                           |
| Mass accident   | <b>R0310</b> |                            |                       |                           |
| Accident concentration  | <b>R0320</b> |                            |                       |                           |
| Pandemic  | <b>R0330</b> |                            |                       |                           |
| Diversification between sub-modules                           | <b>R0340</b> |                            |                       |                           |

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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Republic of Austria  | R0400 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | R0410 |   |          |                      |   |                 |  |         |
| Czech Republic   | R0420 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R0430 |   |          |                      |   |                 |  |         |
| Kingdom of Denmark   | R0440 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R0450 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R0460 |   |          |                      |   |                 |  |         |
| Republic of Iceland  | R0470 |   |          |                      |   |                 |  |         |
| Ireland  | R0480 |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | R0490 |   |          |                      |   |                 |  |         |
| Kingdom of the Netherlands   | R0500 |   |          |                      |   |                 |  |         |
| Kingdom of Norway  | R0510 |   |          |                      |   |                 |  |         |
| Republic of Poland   | R0520 |   |          |                      |   |                 |  |         |
| Kingdom of Spain   | R0530 |   |          |                      |   |                 |  |         |
| Kingdom of Sweden  | R0540 |   |          |                      |   |                 |  |         |
| United Kingdom of Great Britain and Northern Ireland   | R0550 |   |          |                      |   |                 |  |         |



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| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Guadeloupe  | R0560 |   |          |                      |   |                 |  |         |
| Martinique  | R0570 |   |          |                      |   |                 |  |         |
| Collectivity of Saint Martin                                    | R0580 |   |          |                      |   |                 |  |         |
| Réunion   | R0590 |   |          |                      |   |                 |  |         |
| ► M1 Total Windstorm specified Regions before diversification ◀ | R0600 |   |          |                      |   |                 |  |         |
| Northern Europe   | R0610 |   |          |                      |   |                 |  |         |
| Western Europe  | R0620 |   |          |                      |   |                 |  |         |
| Eastern Europe  | R0630 |   |          |                      |   |                 |  |         |
| Southern Europe   | R0640 |   |          |                      |   |                 |  |         |
| Central and Western Asia  | R0650 |   |          |                      |   |                 |  |         |
| Eastern Asia  | R0660 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                                    | R0670 |   |          |                      |   |                 |  |         |
| Oceania   | R0680 |   |          |                      |   |                 |  |         |
| Northern Africa   | R0690 |   |          |                      |   |                 |  |         |
| Southern Africa   | R0700 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America         | R0710 |   |          |                      |   |                 |  |         |

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

▼ **B**

| Natural Catastrophe risk — Windstorm                                   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0100                     | C0110                            | C0120   |
| Guadeloupe   | R0560 |                           |                                  |   |
| Martinique   | R0570 |                           |                                  |   |
| Collectivity of Saint Martin   | R0580 |                           |                                  |   |
| Réunion  | R0590 |                           |                                  |   |
| ► <b>M1</b> Total Windstorm specified Regions before diversification ◀ | R0600 |                           |                                  |   |
| Northern Europe  | R0610 |                           |                                  |   |
| Western Europe   | R0620 |                           |                                  |   |
| Eastern Europe   | R0630 |                           |                                  |   |
| Southern Europe  | R0640 |                           |                                  |   |
| Central and Western Asia   | R0650 |                           |                                  |   |
| Eastern Asia   | R0660 |                           |                                  |   |
| South and South-Eastern Asia   | R0670 |                           |                                  |   |
| Oceania  | R0680 |                           |                                  |   |
| Northern Africa  | R0690 |                           |                                  |   |
| Southern Africa  | R0700 |                           |                                  |   |
| Northern America excluding the United States of America                | R0710 |                           |                                  |   |

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| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0040   | C0050    | C0060                | C0070   | C0080           | C0090  |         |
| Caribbean and Central America                                | R0720        |   |          |                      |   |                 |  |         |
| Eastern South America  | R0730        |   |          |                      |   |                 |  |         |
| Northern, southern and western South America                 | R0740        |   |          |                      |   |                 |  |         |
| North-east United States of America                          | R0750        |   |          |                      |   |                 |  |         |
| South-east United States of America                          | R0760        |   |          |                      |   |                 |  |         |
| Mid-west United States of America                            | R0770        |   |          |                      |   |                 |  |         |
| Western United States of America                             | R0780        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm Other Regions before diversifications</b> | <b>R0790</b> |   |          |                      |   |                 |  |         |
| <b>Total Windstorm all Regions before diversification</b>    | <b>R0800</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                       | R0810        |   |          |                      |   |                 |  |         |
| <b>Total Windstorm after diversification</b>                 | <b>R0820</b> |   |          |                      |   |                 |  |         |

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

| Natural Catastrophe risk — Earthquake |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---------------------------------------|-------|---|----------|----------------------|---|--|---------------------------|---------|
|                                       |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Republic of Austria                   | R0830 |   |          |                      |   |  |                           |         |
| Kingdom of Belgium                    | R0840 |   |          |                      |   |  |                           |         |

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| Natural Catastrophe risk — Earthquake  |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|--|-------|---|----------|----------------------|---|--|---------------------------|---------|
|  |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| 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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| Natural Catastrophe risk — Earthquake                           |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|-------|---|----------|----------------------|---|--|---------------------------|---------|
|   |       | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Slovak Republic   | R0980 |   |          |                      |   |  |                           |         |
| Republic of Slovenia  | R0990 |   |          |                      |   |  |                           |         |
| Guadeloupe  | R1000 |   |          |                      |   |  |                           |         |
| Martinique  | R1010 |   |          |                      |   |  |                           |         |
| Collectivity of Saint Martin                                    | R1020 |   |          |                      |   |  |                           |         |
| ►M1 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 |   |          |                      |   |  |                           |         |

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



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| Natural Catastrophe risk — Earthquake                                   |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|-------|----------------------------------|---|
|   |       | C0190                            | C0200   |
| Republic of Slovenia  | R0990 |                                  |   |
| Guadeloupe  | R1000 |                                  |   |
| Martinique  | R1010 |                                  |   |
| Collectivity of Saint Martin  | R1020 |                                  |   |
| ► <b>M1</b> 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 |                                  |   |

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| Natural Catastrophe risk — Earthquake                         |              | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | (cont.) |
|---|--------------|---|----------|----------------------|---|--|---------------------------|---------|
|   |              | C0130   | C0140    | C0150                | C0160   | C0170  | C0180                     |         |
| Caribbean and Central America                                 | R1150        |   |          |                      |   |  |                           |         |
| Eastern South America   | R1160        |   |          |                      |   |  |                           |         |
| Northern, southern and western South America                  | R1170        |   |          |                      |   |  |                           |         |
| North-east United States of America                           | R1180        |   |          |                      |   |  |                           |         |
| South-east United States of America                           | R1190        |   |          |                      |   |  |                           |         |
| Mid-west United States of America                             | R1200        |   |          |                      |   |  |                           |         |
| Western United States of America                              | R1210        |   |          |                      |   |  |                           |         |
| <b>Total Earthquake Other Regions before diversifications</b> | <b>R1220</b> |   |          |                      |   |  |                           |         |
| <b>Total Earthquake all Regions before diversification</b>    | <b>R1230</b> |   |          |                      |   |  |                           |         |
| Diversification effect between regions                        | R1240        |   |          |                      |   |  |                           |         |
| <b>Total Earthquake after diversification</b>                 | <b>R1250</b> |   |          |                      |   |  |                           |         |

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

| Natural Catastrophe risk — Flood |       | Estimation of the gross premiums to be earned | Exposure | Specified Gross Loss | Catastrophe Risk Charge Factor before risk mitigation | Scenario A or B | Catastrophe Risk Charge before risk mitigation | (cont.) |
|----------------------------------|-------|---|----------|----------------------|---|-----------------|--|---------|
|                                  |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Republic of Austria              | R1260 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium               | R1270 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Republic of Bulgaria   | R1280 |   |          |                      |   |                 |  |         |
| Czech Republic   | R1290 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R1300 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1310 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R1320 |   |          |                      |   |                 |  |         |
| Republic of Hungary  | R1330 |   |          |                      |   |                 |  |         |
| Italian Republic; Republic of San Marino; Vatican City State   | R1340 |   |          |                      |   |                 |  |         |
| Republic of Poland   | R1350 |   |          |                      |   |                 |  |         |
| Romania  | R1360 |   |          |                      |   |                 |  |         |
| Slovak Republic  | R1370 |   |          |                      |   |                 |  |         |
| Republic of Slovenia   | R1380 |   |          |                      |   |                 |  |         |
| United Kingdom of Great Britain and Northern Ireland   | R1390 |   |          |                      |   |                 |  |         |
| ►M1 Total Flood specified Regions before diversification ◀   | R1400 |   |          |                      |   |                 |  |         |
| Northern Europe  | R1410 |   |          |                      |   |                 |  |         |
| Western Europe   | R1420 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|-------|---|----------|----------------------|---|-----------------|--|---------|
|   |       | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Eastern Europe  | R1430 |   |          |                      |   |                 |  |         |
| Southern Europe   | R1440 |   |          |                      |   |                 |  |         |
| Central and Western Asia                                | R1450 |   |          |                      |   |                 |  |         |
| Eastern Asia  | R1460 |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                            | R1470 |   |          |                      |   |                 |  |         |
| Oceania   | R1480 |   |          |                      |   |                 |  |         |
| Northern Africa   | R1490 |   |          |                      |   |                 |  |         |
| Southern Africa   | R1500 |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America | R1510 |   |          |                      |   |                 |  |         |
| Caribbean and Central America                           | R1520 |   |          |                      |   |                 |  |         |
| Eastern South America                                   | R1530 |   |          |                      |   |                 |  |         |
| Northern, southern and western South America            | R1540 |   |          |                      |   |                 |  |         |
| North-east United States of America                     | R1550 |   |          |                      |   |                 |  |         |
| South-east United States of America                     | R1560 |   |          |                      |   |                 |  |         |
| Mid-west United States of America                       | R1570 |   |          |                      |   |                 |  |         |

▼**B**

| Natural Catastrophe risk — Flood   |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0270                     | C0280                            | C0290   |
| Republic of Austria  | R1260 |                           |                                  |   |
| Kingdom of Belgium   | R1270 |                           |                                  |   |
| Republic of Bulgaria   | R1280 |                           |                                  |   |
| Czech Republic   | R1290 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1300 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1310 |                           |                                  |   |
| Federal Republic of Germany  | R1320 |                           |                                  |   |
| Republic of Hungary  | R1330 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R1340 |                           |                                  |   |
| Republic of Poland   | R1350 |                           |                                  |   |
| Romania  | R1360 |                           |                                  |   |
| Slovak Republic  | R1370 |                           |                                  |   |
| Republic of Slovenia   | R1380 |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland   | R1390 |                           |                                  |   |
| ► <b>M1</b> Total Flood specified Regions before diversification ◀   | R1400 |                           |                                  |   |
| Northern Europe  | R1410 |                           |                                  |   |

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| Natural Catastrophe risk — Flood                        |              | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|---------------------------|----------------------------------|---|
|   |              | C0270                     | C0280                            | C0290   |
| Western Europe  | <b>R1420</b> |                           |                                  |   |
| Eastern Europe  | <b>R1430</b> |                           |                                  |   |
| Southern Europe   | <b>R1440</b> |                           |                                  |   |
| Central and Western Asia                                | <b>R1450</b> |                           |                                  |   |
| Eastern Asia  | <b>R1460</b> |                           |                                  |   |
| South and South-Eastern Asia                            | <b>R1470</b> |                           |                                  |   |
| Oceania   | <b>R1480</b> |                           |                                  |   |
| Northern Africa   | <b>R1490</b> |                           |                                  |   |
| Southern Africa   | <b>R1500</b> |                           |                                  |   |
| Northern America excluding the United States of America | <b>R1510</b> |                           |                                  |   |
| Caribbean and Central America                           | <b>R1520</b> |                           |                                  |   |
| Eastern South America                                   | <b>R1530</b> |                           |                                  |   |
| Northern, southern and western South America            | <b>R1540</b> |                           |                                  |   |
| North-east United States of America                     | <b>R1550</b> |                           |                                  |   |
| South-east United States of America                     | <b>R1560</b> |                           |                                  |   |
| Mid-west United States of America                       | <b>R1570</b> |                           |                                  |   |

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| 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 | (cont.) |
|--|--------------|---|----------|----------------------|---|-----------------|--|---------|
|  |              | C0210   | C0220    | C0230                | C0240   | C0250           | C0260  |         |
| Western United States of America                         | R1580        |   |          |                      |   |                 |  |         |
| <b>Total Flood Other Regions before diversifications</b> | <b>R1590</b> |   |          |                      |   |                 |  |         |
| <b>Total Flood all Regions before diversification</b>    | <b>R1600</b> |   |          |                      |   |                 |  |         |
| Diversification effect between regions                   | R1610        |   |          |                      |   |                 |  |         |
| <b>Total Flood after diversification</b>                 | <b>R1620</b> |   |          |                      |   |                 |  |         |

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



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| 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 | (cont.) |
|--|-------|---|----------|----------------------|---|-----------------|--|---------|
|  |       | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Republic of Austria  | R1630 |   |          |                      |   |                 |  |         |
| Kingdom of Belgium   | R1640 |   |          |                      |   |                 |  |         |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |   |          |                      |   |                 |  |         |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |   |          |                      |   |                 |  |         |
| Federal Republic of Germany  | R1670 |   |          |                      |   |                 |  |         |
| Italian Republic; Republic of San Marino; Vatican City State   | R1680 |   |          |                      |   |                 |  |         |
| Grand Duchy of Luxemburg   | R1690 |   |          |                      |   |                 |  |         |
| Kingdom of the Netherlands   | R1700 |   |          |                      |   |                 |  |         |
| Kingdom of Spain   | R1710 |   |          |                      |   |                 |  |         |
| ►M1 Total Hail specified Regions before diversification ◀  | R1720 |   |          |                      |   |                 |  |         |
| Northern Europe  | R1730 |   |          |                      |   |                 |  |         |
| Western Europe   | R1740 |   |          |                      |   |                 |  |         |
| Eastern Europe   | R1750 |   |          |                      |   |                 |  |         |
| Southern Europe  | R1760 |   |          |                      |   |                 |  |         |
| Central and Western Asia   | R1770 |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|--------------|---|----------|----------------------|---|-----------------|--|---------|
|   |              | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Eastern Asia  | R1780        |   |          |                      |   |                 |  |         |
| South and South-Eastern Asia                            | R1790        |   |          |                      |   |                 |  |         |
| Oceania   | R1800        |   |          |                      |   |                 |  |         |
| Northern Africa   | R1810        |   |          |                      |   |                 |  |         |
| Southern Africa   | R1820        |   |          |                      |   |                 |  |         |
| Northern America excluding the United States of America | R1830        |   |          |                      |   |                 |  |         |
| Caribbean and Central America                           | R1840        |   |          |                      |   |                 |  |         |
| Eastern South America                                   | R1850        |   |          |                      |   |                 |  |         |
| Northern, southern and western South America            | R1860        |   |          |                      |   |                 |  |         |
| North-east United States of America                     | R1870        |   |          |                      |   |                 |  |         |
| South-east United States of America                     | R1880        |   |          |                      |   |                 |  |         |
| Mid-west United States of America                       | R1890        |   |          |                      |   |                 |  |         |
| Western United States of America                        | R1900        |   |          |                      |   |                 |  |         |
| <b>Total Hail Other Regions before diversifications</b> | <b>R1910</b> |   |          |                      |   |                 |  |         |
| <b>Total Hail all Regions before diversification</b>    | <b>R1920</b> |   |          |                      |   |                 |  |         |

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| 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 | (cont.) |
|---|--------------|---|----------|----------------------|---|-----------------|--|---------|
|   |              | C0300   | C0310    | C0320                | C0330   | C0340           | C0350  |         |
| Diversification effect between regions  | R1930        |   |          |                      |   |                 |  |         |
| <b>Total Hail after diversification</b> | <b>R1940</b> |   |          |                      |   |                 |  |         |

| Natural Catastrophe risk — Hail  |       | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---------------------------|----------------------------------|---|
|  |       | C0360                     | C0370                            | C0380   |
| Republic of Austria  | R1630 |                           |                                  |   |
| Kingdom of Belgium   | R1640 |                           |                                  |   |
| Swiss Confederation; Principality of Lichtenstein  | R1650 |                           |                                  |   |
| French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco; Principality of Andorra | R1660 |                           |                                  |   |
| Federal Republic of Germany  | R1670 |                           |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State   | R1680 |                           |                                  |   |
| Grand Duchy of Luxemburg   | R1690 |                           |                                  |   |
| Kingdom of the Netherlands   | R1700 |                           |                                  |   |
| Kingdom of Spain   | R1710 |                           |                                  |   |
| ►M1 Total Hail specified Regions before diversification ◀  | R1720 |                           |                                  |   |

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| Natural Catastrophe risk — Hail                         |              | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|---------------------------|----------------------------------|---|
|   |              | C0360                     | C0370                            | C0380   |
| Northern Europe   | R1730        |                           |                                  |   |
| Western Europe  | R1740        |                           |                                  |   |
| Eastern Europe  | R1750        |                           |                                  |   |
| Southern Europe   | R1760        |                           |                                  |   |
| Central and Western Asia                                | R1770        |                           |                                  |   |
| Eastern Asia  | R1780        |                           |                                  |   |
| South and South-Eastern Asia                            | R1790        |                           |                                  |   |
| Oceania   | R1800        |                           |                                  |   |
| Northern Africa   | R1810        |                           |                                  |   |
| Southern Africa   | R1820        |                           |                                  |   |
| Northern America excluding the United States of America | R1830        |                           |                                  |   |
| Caribbean and Central America                           | R1840        |                           |                                  |   |
| Eastern South America                                   | R1850        |                           |                                  |   |
| Northern, southern and western South America            | R1860        |                           |                                  |   |
| North-east United States of America                     | R1870        |                           |                                  |   |
| South-east United States of America                     | R1880        |                           |                                  |   |
| Mid-west United States of America                       | R1890        |                           |                                  |   |
| Western United States of America                        | R1900        |                           |                                  |   |
| <b>Total Hail Other Regions before diversifications</b> | <b>R1910</b> |                           |                                  |   |

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| Natural Catastrophe risk — Hail                      |              | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|---------------------------|----------------------------------|---|
|  |              | C0360                     | C0370                            | C0380   |
| <b>Total Hail all Regions before diversification</b> | <b>R1920</b> |                           |                                  |   |
| Diversification effect between regions               | <b>R1930</b> |                           |                                  |   |
| <b>Total Hail after diversification</b>              | <b>R1940</b> |                           |                                  |   |

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

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

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| 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                    | <b>R2000</b> |   |  |                           |                                  |   |

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

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| 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 | (cont.) |
|---|-------|--|---|---|--|---------------------------|----------------------------------|---------|
|   |       | C0580  | C0590   | C0600   | C0610  | C0620                     | C0630                            |         |
| Marine Tanker Collision                             | R2200 |  |   |   |  |                           |                                  |         |

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

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

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

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



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| Man made catastrophe risk — Marine |              | Catastrophe Risk Charge<br>Marine before risk mitigation | Estimated Total Risk Mitigation | Catastrophe Risk Charge<br>Marine after risk mitigation |
|------------------------------------|--------------|--|---------------------------------|---|
|                                    |              | C0760  | C0770                           | C0780   |
| <b>Total after diversification</b> | <b>R2420</b> |  |                                 |   |

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| Man made catastrophe risk — Aviation   |              | Catastrophe<br>risk Charge<br>Aviation hull<br>before risk<br>mitigation | Catastrophe<br>risk Charge<br>Aviation<br>liability before<br>risk mitigation | Catastrophe<br>Risk Charge<br>Aviation<br>before risk<br>mitigation | Estimated Risk Mitigation | Estimated Reinstatement<br>Premiums | Catastrophe<br>Risk Charge<br>Aviation after<br>risk mitigation |
|--|--------------|--|---|---|---------------------------|-------------------------------------|---|
|  |              | C0790  | C0800   | C0810   | C0820                     | C0830                               | C0840   |
| Gross Catastrophe Risk Charge Aviation | <b>R2500</b> |  |   |   |                           |                                     |   |

| Man made catastrophe risk — Fire |              | Catastrophe Risk<br>Charge Fire before risk<br>mitigation | Estimated Risk Mitigation | Estimated Reinstatement<br>Premiums | Catastrophe Risk<br>Charge Fire after risk<br>mitigation |
|----------------------------------|--------------|---|---------------------------|-------------------------------------|--|
|                                  |              | C0850   | C0860                     | C0870                               | C0880  |
| Fire                             | <b>R2600</b> |   |                           |                                     |  |

▼ **B**

| 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        |                                    |                                  |                  |  |                           |                                  |   |
| <b>Total</b>                          | <b>R2750</b> |                                    |                                  |                  |  |                           |                                  |   |

| 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   |
| <b>Total before diversification</b>   | <b>R2800</b> |  |                                 |   |
| Diversification between type of cover | R2810        |  |                                 |   |
| <b>Total after diversification</b>    | <b>R2820</b> |  |                                 |   |

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| 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        |                                |   |   |                           |                                  |  |
| <b>Total</b>   | <b>R2920</b> |                                |   |   |                           |                                  |  |

| 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  |
| <b>Total</b>   | <b>R3000</b> |                                    |   |                           |                                  |  |

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| Man made catastrophe risk — Credit & Suretyship |              | Catastrophe Risk Charge<br>Credit & Suretyship before<br>risk mitigation | Estimated Total Risk Mitigation | Catastrophe Risk Charge<br>Credit & Suretyship after risk<br>mitigation |
|---|--------------|--|---------------------------------|---|
|   |              | C1100  | C1110                           | C1120   |
| <b>Total before diversification</b>             | <b>R3100</b> |  |                                 |   |
| Diversification between type of event           | <b>R3110</b> |  | X                               |   |
| <b>Total after diversification</b>              | <b>R3120</b> |  |                                 |   |

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| Other non-life catastrophe risk                                    |              | Estimation of the gross<br>premiums to be earned | Catastrophe Risk<br>Charge Other non-life<br>catastrophe risk before<br>risk mitigation | Estimated Total Risk Mitigation | Catastrophe Risk<br>Charge Other non-life<br>catastrophe risk after<br>risk mitigation |
|--|--------------|--|---|---------------------------------|--|
|  |              | C1130  | C1140   | C1150                           | C1160  |
| MAT other than Marine and Aviation                                 | <b>R3200</b> |  |   | X                               | X  |
| Non-proportional MAT reinsurance other than Marine and Aviation    | <b>R3210</b> |  |   | X                               | X  |
| Miscellaneous financial loss                                       | <b>R3220</b> |  |   | X                               | X  |
| Non-proportional Casualty reinsurance other than General liability | <b>R3230</b> |  |   | X                               | X  |
| Non-proportional Credit & Surety reinsurance                       | <b>R3240</b> |  |   | X                               | X  |

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| 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   |
| <b>Total before diversification</b>           | <b>R3250</b> |   |  |                                 |   |
| Diversification between groups of obligations | <b>R3260</b> |   |  |                                 |   |
| <b>Total after diversification</b>            | <b>R3270</b> |   |  |                                 |   |

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

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

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| Health Catastrophe risk — Mass accident                         |              | Accidental death |                                 | Permanent disability |                                 | Disability 10 years |                                 | (cont.) |
|---|--------------|------------------|---------------------------------|----------------------|---------------------------------|---------------------|---------------------------------|---------|
|   |              | # Policy-holders | Total value of benefits payable | # Policy-holders     | Total value of benefits payable | # Policy-holders    | Total value of benefits payable |         |
|   |              | C1170            | C1180                           | C1190                | C1200                           | C1210               | C1220                           |         |
| Kingdom of the Netherlands                                      | R3500        |                  |                                 |                      |                                 |                     |                                 |         |
| Kingdom of Norway   | R3510        |                  |                                 |                      |                                 |                     |                                 |         |
| Republic of Poland  | R3520        |                  |                                 |                      |                                 |                     |                                 |         |
| Portuguese Republic   | R3530        |                  |                                 |                      |                                 |                     |                                 |         |
| Romania   | R3540        |                  |                                 |                      |                                 |                     |                                 |         |
| Slovak Republic   | R3550        |                  |                                 |                      |                                 |                     |                                 |         |
| Republic of Slovenia  | R3560        |                  |                                 |                      |                                 |                     |                                 |         |
| Kingdom of Spain  | R3570        |                  |                                 |                      |                                 |                     |                                 |         |
| Kingdom of Sweden   | R3580        |                  |                                 |                      |                                 |                     |                                 |         |
| Swiss Confederation   | R3590        |                  |                                 |                      |                                 |                     |                                 |         |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                  |                                 |                      |                                 |                     |                                 |         |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                  |                                 |                      |                                 |                     |                                 |         |
| Diversification effect between countries                        | R3620        |                  |                                 |                      |                                 |                     |                                 |         |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                  |                                 |                      |                                 |                     |                                 |         |

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| Health Catastrophe risk — Mass accident                          |              | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|--|--------------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|  |              | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|  |              | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Republic of Austria  | <b>R3300</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of Belgium   | <b>R3310</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Bulgaria   | <b>R3320</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Croatia  | <b>R3330</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Cyprus   | <b>R3340</b> |                      |                                 |                   |                                 |  |                           |
| Czech Republic   | <b>R3350</b> |                      |                                 |                   |                                 |  |                           |
| Kingdom of Denmark   | <b>R3360</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Estonia  | <b>R3370</b> |                      |                                 |                   |                                 |  |                           |
| Republic of Finland  | <b>R3380</b> |                      |                                 |                   |                                 |  |                           |
| French Republic; Principality of Monaco; Principality of Andorra | <b>R3390</b> |                      |                                 |                   |                                 |  |                           |
| Hellenic Republic  | <b>R3400</b> |                      |                                 |                   |                                 |  |                           |
| Federal Republic of Germany                                      | <b>R3410</b> |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident                      |       | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|--|-------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|  |       | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|  |       | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Republic of Hungary  | R3420 |                      |                                 |                   |                                 |  |                           |
| Republic of Iceland  | R3430 |                      |                                 |                   |                                 |  |                           |
| Ireland  | R3440 |                      |                                 |                   |                                 |  |                           |
| Italian Republic; Republic of San Marino; Vatican City State | R3450 |                      |                                 |                   |                                 |  |                           |
| Republic of Latvia   | R3460 |                      |                                 |                   |                                 |  |                           |
| Republic of Lithuania  | R3470 |                      |                                 |                   |                                 |  |                           |
| Grand Duchy of Luxemburg                                     | R3480 |                      |                                 |                   |                                 |  |                           |
| Republic of Malta  | R3490 |                      |                                 |                   |                                 |  |                           |
| Kingdom of the Netherlands                                   | R3500 |                      |                                 |                   |                                 |  |                           |
| Kingdom of Norway  | R3510 |                      |                                 |                   |                                 |  |                           |
| Republic of Poland   | R3520 |                      |                                 |                   |                                 |  |                           |
| Portuguese Republic  | R3530 |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident                         |              | Disability 12 months |                                 | Medical treatment |                                 | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation |
|---|--------------|----------------------|---------------------------------|-------------------|---------------------------------|--|---------------------------|
|   |              | # Policy-holders     | Total value of benefits payable | # Policy-holders  | Total value of benefits payable |  |                           |
|   |              | C1230                | C1240                           | C1250             | C1260                           |  |                           |
| Romania   | R3540        |                      |                                 |                   |                                 |  |                           |
| Slovak Republic   | R3550        |                      |                                 |                   |                                 |  |                           |
| Republic of Slovenia  | R3560        |                      |                                 |                   |                                 |  |                           |
| Kingdom of Spain  | R3570        |                      |                                 |                   |                                 |  |                           |
| Kingdom of Sweden   | R3580        |                      |                                 |                   |                                 |  |                           |
| Swiss Confederation   | R3590        |                      |                                 |                   |                                 |  |                           |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                      |                                 |                   |                                 |  |                           |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                      |                                 |                   |                                 |  |                           |
| Diversification effect between countries                        | R3620        |                      |                                 |                   |                                 |  |                           |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                      |                                 |                   |                                 |  |                           |

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| Health Catastrophe risk — Mass accident                          |       | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|----------------------------------|---|
|  |       | C1290                            | C1300   |
| Republic of Austria  | R3300 |                                  |   |
| Kingdom of Belgium   | R3310 |                                  |   |
| Republic of Bulgaria   | R3320 |                                  |   |
| Republic of Croatia  | R3330 |                                  |   |
| Republic of Cyprus   | R3340 |                                  |   |
| Czech Republic   | R3350 |                                  |   |
| Kingdom of Denmark   | R3360 |                                  |   |
| Republic of Estonia  | R3370 |                                  |   |
| Republic of Finland  | R3380 |                                  |   |
| French Republic; Principality of Monaco; Principality of Andorra | R3390 |                                  |   |
| Hellenic Republic  | R3400 |                                  |   |
| Federal Republic of Germany                                      | R3410 |                                  |   |
| Republic of Hungary  | R3420 |                                  |   |
| Republic of Iceland  | R3430 |                                  |   |
| Ireland  | R3440 |                                  |   |
| Italian Republic; Republic of San Marino; Vatican City State     | R3450 |                                  |   |
| Republic of Latvia   | R3460 |                                  |   |

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| Health Catastrophe risk — Mass accident                         |              | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|---|--------------|----------------------------------|---|
|   |              | C1290                            | C1300   |
| Republic of Lithuania   | R3470        |                                  |   |
| Grand Duchy of Luxemburg  | R3480        |                                  |   |
| Republic of Malta   | R3490        |                                  |   |
| Kingdom of the Netherlands                                      | R3500        |                                  |   |
| Kingdom of Norway   | R3510        |                                  |   |
| Republic of Poland  | R3520        |                                  |   |
| Portuguese Republic   | R3530        |                                  |   |
| Romania   | R3540        |                                  |   |
| Slovak Republic   | R3550        |                                  |   |
| Republic of Slovenia  | R3560        |                                  |   |
| Kingdom of Spain  | R3570        |                                  |   |
| Kingdom of Sweden   | R3580        |                                  |   |
| Swiss Confederation   | R3590        |                                  |   |
| United Kingdom of Great Britain and Northern Ireland            | R3600        |                                  |   |
| <b>Total Mass accident all countries before diversification</b> | <b>R3610</b> |                                  |   |
| Diversification effect between countries                        | R3620        |                                  |   |
| <b>Total Mass accident all countries after diversification</b>  | <b>R3630</b> |                                  |   |

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| Health Catastrophe risk — Concentration accident |       | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment   |
|--|-------|---|---------------------|----------------------|---------------------|----------------------|---------------------|
|  |       |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured |
|  |       | C1310                                     | C1320               | C1330                | C1340               | C1350                | C1360               |
| Republic of Austria                              | R3700 |   |                     |                      |                     |                      |                     |
| Kingdom of Belgium                               | R3710 |   |                     |                      |                     |                      |                     |
| Republic of Bulgaria                             | R3720 |   |                     |                      |                     |                      |                     |
| Republic of Croatia                              | R3730 |   |                     |                      |                     |                      |                     |
| Republic of Cyprus                               | R3740 |   |                     |                      |                     |                      |                     |
| Czech Republic                                   | R3750 |   |                     |                      |                     |                      |                     |
| Kingdom of Denmark                               | R3760 |   |                     |                      |                     |                      |                     |
| Republic of Estonia                              | R3770 |   |                     |                      |                     |                      |                     |
| Republic of Finland                              | R3780 |   |                     |                      |                     |                      |                     |
| French Republic                                  | R3790 |   |                     |                      |                     |                      |                     |
| Hellenic Republic                                | R3800 |   |                     |                      |                     |                      |                     |
| Federal Republic of Germany                      | R3810 |   |                     |                      |                     |                      |                     |
| Republic of Hungary                              | R3820 |   |                     |                      |                     |                      |                     |
| Republic of Iceland                              | R3830 |   |                     |                      |                     |                      |                     |
| Ireland  | R3840 |   |                     |                      |                     |                      |                     |

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

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| Health Catastrophe risk — Concentration accident |              | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|--|---------------------------|----------------------------------|---|
|  |              | C1370  | C1380                     | C1390                            | C1400   |
| Republic of Austria                              | <b>R3700</b> |  |                           |                                  |   |
| Kingdom of Belgium                               | <b>R3710</b> |  |                           |                                  |   |
| Republic of Bulgaria                             | <b>R3720</b> |  |                           |                                  |   |
| Republic of Croatia                              | <b>R3730</b> |  |                           |                                  |   |
| Republic of Cyprus                               | <b>R3740</b> |  |                           |                                  |   |
| Czech Republic                                   | <b>R3750</b> |  |                           |                                  |   |
| Kingdom of Denmark                               | <b>R3760</b> |  |                           |                                  |   |
| Republic of Estonia                              | <b>R3770</b> |  |                           |                                  |   |
| Republic of Finland                              | <b>R3780</b> |  |                           |                                  |   |
| French Republic                                  | <b>R3790</b> |  |                           |                                  |   |
| Hellenic Republic                                | <b>R3800</b> |  |                           |                                  |   |
| Federal Republic of Germany                      | <b>R3810</b> |  |                           |                                  |   |
| Republic of Hungary                              | <b>R3820</b> |  |                           |                                  |   |
| Republic of Iceland                              | <b>R3830</b> |  |                           |                                  |   |
| Ireland  | <b>R3840</b> |  |                           |                                  |   |
| Italian Republic                                 | <b>R3850</b> |  |                           |                                  |   |

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| Health Catastrophe risk — Concentration accident     |              | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|--------------|--|---------------------------|----------------------------------|---|
|  |              | C1370  | C1380                     | C1390                            | C1400   |
| Republic of Latvia                                   | <b>R3860</b> |  |                           |                                  |   |
| Republic of Lithuania                                | <b>R3870</b> |  |                           |                                  |   |
| Grand Duchy of Luxemburg                             | <b>R3880</b> |  |                           |                                  |   |
| Republic of Malta                                    | <b>R3890</b> |  |                           |                                  |   |
| Kingdom of the Netherlands                           | <b>R3900</b> |  |                           |                                  |   |
| Kingdom of Norway                                    | <b>R3910</b> |  |                           |                                  |   |
| Republic of Poland                                   | <b>R3920</b> |  |                           |                                  |   |
| Portuguese Republic                                  | <b>R3930</b> |  |                           |                                  |   |
| Romania  | <b>R3940</b> |  |                           |                                  |   |
| Slovak Republic                                      | <b>R3950</b> |  |                           |                                  |   |
| Republic of Slovenia                                 | <b>R3960</b> |  |                           |                                  |   |
| Kingdom of Spain                                     | <b>R3970</b> |  |                           |                                  |   |
| Kingdom of Sweden                                    | <b>R3980</b> |  |                           |                                  |   |
| Swiss Confederation                                  | <b>R3990</b> |  |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland | <b>R4000</b> |  |                           |                                  |   |



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

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

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| Health Catastrophe risk — Concentration accident                         |              | Largest known accident risk concentration | Accidental death    | Permanent disability | Disability 10 years | Disability 12 months | Medical treatment   | (cont.) |
|--|--------------|---|---------------------|----------------------|---------------------|----------------------|---------------------|---------|
|  |              |   | Average sum insured | Average sum insured  | Average sum insured | Average sum insured  | Average sum insured |         |
|  |              | C1310                                     | C1320               | C1330                | C1340               | C1350                | C1360               |         |
| <b>Total Concentration accident all countries before diversification</b> | <b>R4020</b> |   |                     |                      |                     |                      |                     |         |
| Diversification effect between countries                                 | <b>R4030</b> |   |                     |                      |                     |                      |                     |         |
| <b>Total Concentration accident all countries after diversification</b>  | <b>R4040</b> |   |                     |                      |                     |                      |                     |         |

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

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| Health Catastrophe risk — Pandemic |       | Income protection        |                         | Medical expense           |                                 |  |                                      |
|------------------------------------|-------|--------------------------|-------------------------|---------------------------|---------------------------------|--|--------------------------------------|
|                                    |       | Number of insured people | Total pandemic exposure | Number of insured persons | Unit claim cost hospitalisation | Ratio of insured persons using hospitalisation | Unit claim cost medical practitioner |
|                                    |       | C1420                    | C1430                   | C1440                     | C1450                           | C1460  | C1470                                |
| Republic of Austria                | R4100 |                          |                         |                           |                                 |  |                                      |
| Kingdom of Belgium                 | R4110 |                          |                         |                           |                                 |  |                                      |
| Republic of Bulgaria               | R4120 |                          |                         |                           |                                 |  |                                      |
| Republic of Croatia                | R4130 |                          |                         |                           |                                 |  |                                      |
| Republic of Cyprus                 | R4140 |                          |                         |                           |                                 |  |                                      |
| Czech Republic                     | R4150 |                          |                         |                           |                                 |  |                                      |
| Kingdom of Denmark                 | R4160 |                          |                         |                           |                                 |  |                                      |
| Republic of Estonia                | R4170 |                          |                         |                           |                                 |  |                                      |
| Republic of Finland                | R4180 |                          |                         |                           |                                 |  |                                      |
| French Republic                    | R4190 |                          |                         |                           |                                 |  |                                      |
| Hellenic Republic                  | R4200 |                          |                         |                           |                                 |  |                                      |
| Federal Republic of Germany        | R4210 |                          |                         |                           |                                 |  |                                      |
| Republic of Hungary                | R4220 |                          |                         |                           |                                 |  |                                      |
| Republic of Iceland                | R4230 |                          |                         |                           |                                 |  |                                      |
| Ireland                            | R4240 |                          |                         |                           |                                 |  |                                      |
| Italian Republic                   | R4250 |                          |                         |                           |                                 |  |                                      |

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

(cont.)

▼B

| Health Catastrophe risk — Pandemic |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|------------------------------------|-------|---|--|---|--|---------------------------|----------------------------------|---|
|                                    |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|                                    |       | C1480   | C1490                                  | C1500   |  |                           |                                  |   |
|                                    |       |   |  | C1510   | C1520  | C1530                     | C1540                            |   |
| Republic of Austria                | R4100 |   |  |   |  |                           |                                  |   |
| Kingdom of Belgium                 | R4110 |   |  |   |  |                           |                                  |   |
| Republic of Bulgaria               | R4120 |   |  |   |  |                           |                                  |   |
| Republic of Croatia                | R4130 |   |  |   |  |                           |                                  |   |
| Republic of Cyprus                 | R4140 |   |  |   |  |                           |                                  |   |
| Czech Republic                     | R4150 |   |  |   |  |                           |                                  |   |
| Kingdom of Denmark                 | R4160 |   |  |   |  |                           |                                  |   |
| Republic of Estonia                | R4170 |   |  |   |  |                           |                                  |   |
| Republic of Finland                | R4180 |   |  |   |  |                           |                                  |   |
| French Republic                    | R4190 |   |  |   |  |                           |                                  |   |
| Hellenic Republic                  | R4200 |   |  |   |  |                           |                                  |   |
| Federal Republic of Germany        | R4210 |   |  |   |  |                           |                                  |   |
| Republic of Hungary                | R4220 |   |  |   |  |                           |                                  |   |

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| Health Catastrophe risk — Pandemic |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|------------------------------------|-------|---|--|---|--|---------------------------|----------------------------------|---|
|                                    |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|                                    |       | C1480   | C1490                                  | C1500   |  |                           |                                  |   |
|                                    |       |   |  | C1510   | C1520  | C1530                     | C1540                            |   |
| Republic of Iceland                | R4230 |   |  |   |  |                           |                                  |   |
| Ireland                            | R4240 |   |  |   |  |                           |                                  |   |
| Italian Republic                   | R4250 |   |  |   |  |                           |                                  |   |
| Republic of Latvia                 | R4260 |   |  |   |  |                           |                                  |   |
| Republic of Lithuania              | R4270 |   |  |   |  |                           |                                  |   |
| Grand Duchy of Luxemburg           | R4280 |   |  |   |  |                           |                                  |   |
| Republic of Malta                  | R4290 |   |  |   |  |                           |                                  |   |
| Kingdom of the Netherlands         | R4300 |   |  |   |  |                           |                                  |   |
| Kingdom of Norway                  | R4310 |   |  |   |  |                           |                                  |   |
| Republic of Poland                 | R4320 |   |  |   |  |                           |                                  |   |
| Portuguese Republic                | R4330 |   |  |   |  |                           |                                  |   |
| Romania                            | R4340 |   |  |   |  |                           |                                  |   |
| Slovak Republic                    | R4350 |   |  |   |  |                           |                                  |   |
| Republic of Slovenia               | R4360 |   |  |   |  |                           |                                  |   |

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| Health Catastrophe risk — Pandemic                   |       | Medical expense                                     |  |   | Catastrophe Risk Charge before risk mitigation | Estimated Risk Mitigation | Estimated Reinstatement Premiums | Catastrophe Risk Charge after risk mitigation |
|--|-------|---|--|---|--|---------------------------|----------------------------------|---|
|  |       | Ratio of insured persons using medical practitioner | Unit claim cost no formal medical care | Ratio of insured persons using no formal medical care |  |                           |                                  |   |
|  |       | C1480   | C1490                                  | C1500   |  |                           |                                  |   |
| Kingdom of Spain                                     | R4370 |   |  |   |  |                           |                                  |   |
| Kingdom of Sweden                                    | R4380 |   |  |   |  |                           |                                  |   |
| Swiss Confederation                                  | R4390 |   |  |   |  |                           |                                  |   |
| United Kingdom of Great Britain and Northern Ireland | R4400 |   |  |   |  |                           |                                  |   |

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

|                              |       |  |  |
|------------------------------|-------|--|--|
| Total Pandemic all countries | R4420 |  |  |
|------------------------------|-------|--|--|

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



**▼ B****S.28.01.01****Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity****Linear formula component for non-life insurance and reinsurance obligations**

|                          |              |
|--------------------------|--------------|
|                          | <b>C0010</b> |
| MCR <sub>NL</sub> Result | <b>R0010</b> |

|  |              | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months |
|--|--------------|---|---|
|  |              | <b>C0020</b>  | <b>C0030</b>  |
| Medical expense insurance and proportional reinsurance                   | <b>R0020</b> |   |   |
| Income protection insurance and proportional reinsurance                 | <b>R0030</b> |   |   |
| Workers' compensation insurance and proportional reinsurance             | <b>R0040</b> |   |   |
| Motor vehicle liability insurance and proportional reinsurance           | <b>R0050</b> |   |   |
| Other motor insurance and proportional reinsurance                       | <b>R0060</b> |   |   |
| Marine, aviation and transport insurance and proportional reinsurance    | <b>R0070</b> |   |   |
| Fire and other damage to property insurance and proportional reinsurance | <b>R0080</b> |   |   |
| General liability insurance and proportional reinsurance                 | <b>R0090</b> |   |   |
| Credit and suretyship insurance and proportional reinsurance             | <b>R0100</b> |   |   |
| Legal expenses insurance and proportional reinsurance                    | <b>R0110</b> |   |   |
| Assistance and proportional reinsurance                                  | <b>R0120</b> |   |   |
| Miscellaneous financial loss insurance and proportional reinsurance      | <b>R0130</b> |   |   |
| Non-proportional health reinsurance                                      | <b>R0140</b> |   |   |
| Non-proportional casualty reinsurance                                    | <b>R0150</b> |   |   |
| Non-proportional marine, aviation and transport reinsurance              | <b>R0160</b> |   |   |
| Non-proportional property reinsurance                                    | <b>R0170</b> |   |   |

**▼ B****Linear formula component for life insurance and reinsurance obligations**

|                         |              |              |
|-------------------------|--------------|--------------|
|                         |              | <b>C0040</b> |
| MCR <sub>L</sub> Result | <b>R0200</b> |              |

|   |              | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
|---|--------------|---|--|
|   |              | <b>C0050</b>  | <b>C0060</b>                                   |
| Obligations with profit participation — guaranteed benefits           | <b>R0210</b> |   |  |
| Obligations with profit participation — future discretionary benefits | <b>R0220</b> |   |  |
| Index-linked and unit-linked insurance obligations                    | <b>R0230</b> |   |  |
| Other life (re)insurance and health (re)insurance obligations         | <b>R0240</b> |   |  |
| Total capital at risk for all life (re)insurance obligations          | <b>R0250</b> |   |  |

**Overall MCR calculation**

|                                    |              |              |
|------------------------------------|--------------|--------------|
|                                    |              | <b>C0070</b> |
| Linear MCR                         | <b>R0300</b> |              |
| SCR                                | <b>R0310</b> |              |
| MCR cap                            | <b>R0320</b> |              |
| MCR floor                          | <b>R0330</b> |              |
| Combined MCR                       | <b>R0340</b> |              |
| Absolute floor of the MCR          | <b>R0350</b> |              |
|                                    |              | <b>C0070</b> |
| <b>Minimum Capital Requirement</b> | <b>R0400</b> |              |

▼ **B**

**S.28.02.01**

**Minimum Capital Requirement — Both life and non-life insurance activity**

|  | Non-life activities           |       | Life activities              |  |
|--|-------------------------------|-------|------------------------------|--|
|  | MCR <sub>(NL,NL)</sub> Result |       | MCR <sub>(NL,L)</sub> Result |  |
|  | C0010                         | C0020 |                              |  |
| <b>Linear formula component for non-life insurance and reinsurance obligations</b> | <b>R0010</b>                  |       |                              |  |

Medical expense insurance and proportional reinsurance

Income protection insurance and proportional reinsurance

Workers' compensation insurance and proportional reinsurance

Motor vehicle liability insurance and proportional reinsurance

Other motor insurance and proportional reinsurance

Marine, aviation and transport insurance and proportional reinsurance

Fire and other damage to property insurance and proportional reinsurance

General liability insurance and proportional reinsurance

Credit and suretyship insurance and proportional reinsurance

Legal expenses insurance and proportional reinsurance

Assistance and proportional reinsurance

|              | 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   |
| <b>R0020</b> |  |   |  |   |
| <b>R0030</b> |  |   |  |   |
| <b>R0040</b> |  |   |  |   |
| <b>R0050</b> |  |   |  |   |
| <b>R0060</b> |  |   |  |   |
| <b>R0070</b> |  |   |  |   |
| <b>R0080</b> |  |   |  |   |
| <b>R0090</b> |  |   |  |   |
| <b>R0100</b> |  |   |  |   |
| <b>R0110</b> |  |   |  |   |
| <b>R0120</b> |  |   |  |   |

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Miscellaneous financial loss insurance and proportional reinsurance

Non-proportional health reinsurance

Non-proportional casualty reinsurance

Non-proportional marine, aviation and transport reinsurance

Non-proportional property reinsurance

|              |  |  |  |  |
|--------------|--|--|--|--|
| <b>R0130</b> |  |  |  |  |
| <b>R0140</b> |  |  |  |  |
| <b>R0150</b> |  |  |  |  |
| <b>R0160</b> |  |  |  |  |
| <b>R0170</b> |  |  |  |  |

Non-life activities      Life activities  
MCR<sub>(L,NL)</sub> Result      MCR<sub>(L,L)</sub> Result

Non-life activities      Life activities

**Linear formula component for life insurance and reinsurance obligations**

|              | <b>C0070</b> | <b>C0080</b> |
|--------------|--------------|--------------|
| <b>R0200</b> |              |              |

|  | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
|--|---|--|---|--|
|  | <b>C0090</b>  | <b>C0100</b>                                   | <b>C0110</b>  | <b>C0120</b>                                   |

Obligations with profit participation — guaranteed benefits

Obligations with profit participation — future discretionary benefits

Index-linked and unit-linked insurance obligations

Other life (re)insurance and health (re)insurance obligations

Total capital at risk for all life (re)insurance obligations

|              |  |  |  |  |
|--------------|--|--|--|--|
| <b>R0210</b> |  |  |  |  |
| <b>R0220</b> |  |  |  |  |
| <b>R0230</b> |  |  |  |  |
| <b>R0240</b> |  |  |  |  |
| <b>R0250</b> |  |  |  |  |

**▼B**

**Overall MCR calculation**

Linear MCR

SCR

MCR cap

MCR floor

Combined MCR

Absolute floor of the MCR

**Minimum Capital Requirement**

|              |              |
|--------------|--------------|
|              | <b>C0130</b> |
| <b>R0300</b> |              |
| <b>R0310</b> |              |
| <b>R0320</b> |              |
| <b>R0330</b> |              |
| <b>R0340</b> |              |
| <b>R0350</b> |              |
|              | <b>C0130</b> |
| <b>R0400</b> |              |

**▼B**

**Notional non-life and life MCR calculation**

|  |              | <b>Non-life activities</b> | <b>Life activities</b> |
|--|--------------|----------------------------|------------------------|
|  |              | <b>C0140</b>               | <b>C0150</b>           |
| Notional linear MCR  | <b>R0500</b> |                            |                        |
| Notional SCR excluding add-on (annual or latest calculation) | <b>R0510</b> |                            |                        |
| Notional MCR cap   | <b>R0520</b> |                            |                        |
| Notional MCR floor   | <b>R0530</b> |                            |                        |
| Notional Combined MCR  | <b>R0540</b> |                            |                        |
| Absolute floor of the notional MCR                           | <b>R0550</b> |                            |                        |
| Notional MCR   | <b>R0560</b> |                            |                        |

**▼B****S.29.01.01****Excess of Assets over Liabilities**

|  |              | Year N | Year N-1 | Variation |
|--|--------------|--------|----------|-----------|
|  |              | C0010  | C0020    | C0030     |
| <b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b> |              |        |          |           |
| Ordinary share capital (gross of own shares)   | <b>R0010</b> |        |          |           |
| Share premium account related to ordinary share capital  | <b>R0020</b> |        |          |           |
| Initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings                          | <b>R0030</b> |        |          |           |
| Subordinated mutual member accounts  | <b>R0040</b> |        |          |           |
| Surplus funds  | <b>R0050</b> |        |          |           |
| Preference shares  | <b>R0060</b> |        |          |           |
| Share premium account related to preference shares   | <b>R0070</b> |        |          |           |
| Reconciliation reserve before deduction for participations   | <b>R0080</b> |        |          |           |
| Subordinated liabilities   | <b>R0090</b> |        |          |           |
| An amount equal to the value of net deferred tax assets  | <b>R0100</b> |        |          |           |
| Other own fund items approved by the supervisory authority as basic own funds not specified above  | <b>R0110</b> |        |          |           |
| Variation of total BOF items before adjustments  | <b>R0120</b> |        |          |           |
| <b>Variation of components of reconciliation reserve — Items reported in 'Own funds'</b>   |              |        |          |           |
| Excess of assets over liabilities (Variations of BOF explained by Variation Analysis Templates)  | <b>R0130</b> |        |          |           |
| Own shares   | <b>R0140</b> |        |          |           |
| Forseeable dividends, distributions and charges  | <b>R0150</b> |        |          |           |
| Other basic own fund items   | <b>R0160</b> |        |          |           |
| Restricted own fund items due to ring fencing and matching   | <b>R0170</b> |        |          |           |
| Total variation of Reconciliation Reserve  | <b>R0180</b> |        |          |           |

**▼B**

|   | Year N       | Year N-1 | Variation |
|---|--------------|----------|-----------|
| <b>Summary Analysis of Variation of Excess of Assets over Liabilities</b> |              |          |           |
| Variations due to investments and financial liabilities                   | <b>R0190</b> |          |           |
| ► <b>M1</b> Variations due to net technical provisions ◀                  | <b>R0200</b> |          |           |
| Variations in capital basic own fund items and other items approved       | <b>R0210</b> |          |           |
| Variation in Deffered Tax position  | <b>R0220</b> |          |           |
| Income Tax of the reporting period  | <b>R0230</b> |          |           |
| Dividend distribution   | <b>R0240</b> |          |           |
| Other variations in Excess of Assets over Liabilities                     | <b>R0250</b> |          |           |



**▼B**

**S.29.02.01**

**Excess of Assets over Liabilities — explained by investments and financial liabilities**

**Analysis of movements affecting Excess of Assets over Liabilities**

Of which movements in valuation with an impact on Excess of Assets over Liabilities

Valuation movements on investments

Valuation movements on own shares

Valuation movements on financial liabilities and subordinated liabilities

Of which Investments revenues and expenses with an impact on Excess of Assets over Liabilities

Investment revenues

Investments expenses incl. Interest charges on subordinated and financial liabilities

**Variation in Excess of Assets over Liabilities explained by Investments and financial liabilities management**

**Detail of Investment revenues**

Dividends

Interests

Rents

Other

|              | <b>C0010</b> |
|--------------|--------------|
| <b>R0010</b> |              |
| <b>R0020</b> |              |
| <b>R0030</b> |              |
|              |              |
| <b>R0040</b> |              |
| <b>R0050</b> |              |
| <b>R0060</b> |              |
|              |              |
| <b>R0070</b> |              |
| <b>R0080</b> |              |
| <b>R0090</b> |              |
| <b>R0100</b> |              |

**▼ B****S.29.03.01****Excess of Assets over Liabilities — explained by technical provisions**

| Of which the following breakdown of Variation in Best Estimate —<br>analysis per UWY if applicable     | LIFE                 |                          | NON LIFE             |                          |  |
|--|----------------------|--------------------------|----------------------|--------------------------|--|
|  | Gross of reinsurance |                          | Gross of reinsurance |                          |  |
|  | C0010                |                          | C0020                |                          |  |
| Opening Best Estimate  | <b>R0010</b>         |                          |                      |                          |  |
| Exceptional elements triggering restating of opening Best Estimate                                     | <b>R0020</b>         |                          |                      |                          |  |
| Changes in perimeter   | <b>R0030</b>         |                          |                      |                          |  |
| Foreign exchange variation   | <b>R0040</b>         |                          |                      |                          |  |
| Best Estimate on risk accepted during the period   | <b>R0050</b>         |                          |                      |                          |  |
| Variation of Best Estimate due to unwinding of discount rate — risks accepted prior to period          | <b>R0060</b>         |                          |                      |                          |  |
| Variation of Best Estimate due to year N projected in and out flows — risks accepted prior to period   | <b>R0070</b>         |                          |                      |                          |  |
| Variation of Best Estimate due to experience — risks accepted prior to period                          | <b>R0080</b>         |                          |                      |                          |  |
| Variation of Best Estimate due to changes in non economic assumptions — risks accepted prior to period | <b>R0090</b>         |                          |                      |                          |  |
| Variation of Best Estimate due to changes in economic environment — risks accepted prior to period     | <b>R0100</b>         |                          |                      |                          |  |
| Other changes not elsewhere explained  | <b>R0110</b>         |                          |                      |                          |  |
| Closing Best Estimate  | <b>R0120</b>         |                          |                      |                          |  |
|  |                      | LIFE                     |                      | NON LIFE                 |  |
|  |                      | Reinsurance recoverables |                      | Reinsurance recoverables |  |
|  |                      | C0030                    |                      | C0040                    |  |
| Opening Best Estimate  | <b>R0130</b>         |                          |                      |                          |  |
| Closing Best Estimate  | <b>R0140</b>         |                          |                      |                          |  |

**▼B**

Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable

|   |              | LIFE                     | NON LIFE                 |
|---|--------------|--------------------------|--------------------------|
|   |              | Gross of reinsurance     | Gross of reinsurance     |
|   |              | C0050                    | C0060                    |
| Opening Best Estimate   | <b>R0150</b> |                          |                          |
| Exceptional elements triggering restating of opening Best Estimate                                    | <b>R0160</b> |                          |                          |
| Changes in perimeter  | <b>R0170</b> |                          |                          |
| Foreign exchange variation  | <b>R0180</b> |                          |                          |
| Variation of Best Estimate on risk covered after the period   | <b>R0190</b> |                          |                          |
| Variation of Best Estimate on risks covered during the period   | <b>R0200</b> |                          |                          |
| Variation of Best Estimate due to unwinding of discount rate — risks covered prior to period          | <b>R0210</b> |                          |                          |
| Variation of Best Estimate due to year N projected in and out flows — risks covered prior to period   | <b>R0220</b> |                          |                          |
| Variation of Best Estimate due to experience and other sources — risks covered prior to period        | <b>R0230</b> |                          |                          |
| Variation of Best Estimate due to changes in non economic assumptions — risks covered prior to period | <b>R0240</b> |                          |                          |
| Variation of Best Estimate due to changes in economic environment — risks covered prior to period     | <b>R0250</b> |                          |                          |
| Other changes not elsewhere explained   | <b>R0260</b> |                          |                          |
| Closing Best Estimate   | <b>R0270</b> |                          |                          |
|   |              | LIFE                     | NON LIFE                 |
|   |              | Reinsurance recoverables | Reinsurance recoverables |
|   |              | C0070                    | C0080                    |
| Openning Best Estimate  | <b>R0280</b> |                          |                          |
| Closing Best Estimate   | <b>R0290</b> |                          |                          |

**▼ B**

**Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralizing impact on Assets over Liabilities**

|   |              | LIFE  |
|---|--------------|-------|
|   |              | C0090 |
| Variation in Investments in unit-linked | <b>R0300</b> |       |

**Technical flows affecting Technical provisions**

|   |              | LIFE  | NON LIFE |
|---|--------------|-------|----------|
|   |              | C0100 | C0110    |
| Premiums written during the period  | <b>R0310</b> |       |          |
| Claims and Benefits during the period, net of salvages and subrogations                               | <b>R0320</b> |       |          |
| Expenses (excluding Investment expenses)  | <b>R0330</b> |       |          |
| <b>Total technical flows on gross technical provisions</b>  | <b>R0340</b> |       |          |
| Technical flows related to reinsurance during the period (recoverables received net of premiums paid) | <b>R0350</b> |       |          |

**Variation in Excess of Assets over Liabilities explained by Technical provisions**

|                                   |              | LIFE  | NON LIFE |
|-----------------------------------|--------------|-------|----------|
|                                   |              | C0120 | C0130    |
| <b>Gross Technical Provisions</b> | <b>R0360</b> |       |          |
| <b>Reinsurance recoverables</b>   | <b>R0370</b> |       |          |

**▼ B****S.29.04.01****Detailed analysis per period — Technical flows versus Technical provisions****Detailed analysis per period — Technical flows versus Technical provisions — UWY**

|  |              | Line of Business             |                                |
|--|--------------|------------------------------|--------------------------------|
|  |              | Z0010                        |                                |
|  |              | Risks accepted during period | Risks accepted prior to period |
|  |              | C0010                        | C0020                          |
| Written premiums underwritten during period                      | <b>R0010</b> |                              |                                |
| Claims and benefits — net of salvages and subrogations recovered | <b>R0020</b> |                              |                                |
| Expenses (related to insurance and reinsurance obligations)      | <b>R0030</b> |                              |                                |
| Variation of Best Estimate                                       | <b>R0040</b> |                              |                                |
| Variation of TP as a whole                                       | <b>R0050</b> |                              |                                |
| Adjustment of valuation of Assets held for unit-linked funds     | <b>R0060</b> |                              |                                |
| <i>Total</i>   | <b>R0070</b> |                              |                                |

**Detailed analysis per period — Technical flows versus Technical provisions — AY**

|  |              | Risks covered after the period | Risks covered during the period | Risks covered prior to period |
|--|--------------|--------------------------------|---------------------------------|-------------------------------|
|  |              | C0030                          | C0040                           | C0050                         |
| Premiums earned/to be earned                                     | <b>R0080</b> |                                |                                 | X                             |
| Claims and benefits — net of salvages and subrogations recovered | <b>R0090</b> |                                |                                 |                               |
| Expenses (related to insurance and reinsurance obligations)      | <b>R0100</b> |                                |                                 |                               |
| Variation of BE  | <b>R0110</b> |                                |                                 |                               |
| Variation of TP as a whole                                       | <b>R0120</b> |                                |                                 |                               |
| Adjustment of valuation of Assets held for unit-linked funds     | <b>R0130</b> |                                |                                 |                               |
| <i>Total</i>   | <b>R0140</b> |                                |                                 |                               |

▼ **B**

**S.30.01.01**

**Facultative covers for non-life and life business basic data**

**Facultative covers non-life (10 most important risks in terms of reinsured exposure)**

|                  |
|------------------|
| Line of business |
| Z0010            |
|                  |

| Reinsurance program code | Risk identification code | Facultative reinsurance placement identification code | Finite reinsurance or similar arrangements | Proportional | Identification of the company/person to which the risk relates | Description risk | Description risk category covered | Validity period (start date) | Validity period (expiry date) | (cont.) |
|--------------------------|--------------------------|---|--|--------------|--|------------------|-----------------------------------|------------------------------|-------------------------------|---------|
| C0020                    | C0030                    | C0040   | C0050                                      | C0060        | C0070  | C0080            | C0090                             | C0100                        | C0110                         |         |
|                          |                          |   |  |              |  |                  |                                   |                              |                               |         |

| Currency | Sum insured | Type of underwriting model | Amount underwriting model | Sum reinsured on a facultative basis, with all reinsurers | Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement | Facultative reinsurance commission |
|----------|-------------|----------------------------|---------------------------|---|--|------------------------------------|
| C0120    | C0130       | C0140                      | C0150                     | C0160   | C0170  | C0180                              |
|          |             |                            |                           |   |  |                                    |

▼ **B**

**Facultative covers life (10 most important risks in terms of reinsured exposure)**

|                  |
|------------------|
| Line of business |
| Z0010            |
|                  |

| Reinsurance program code | Risk identification code | Facultative reinsurance placement identification code | Finite reinsurance or similar arrangements | Proportional | Identification of the company/person to which the risk relates | Description risk category covered | Validity period (start date) | Validity period (expiry date) | Currency | (cont.) |
|--------------------------|--------------------------|---|--|--------------|--|-----------------------------------|------------------------------|-------------------------------|----------|---------|
| C0190                    | C0200                    | C0210   | C0220                                      | C0230        | C0240  | C0250                             | C0260                        | C0270                         | C0280    |         |
|                          |                          |   |  |              |  |                                   |                              |                               |          |         |

| Sum Insured | Capital at risk | Sum reinsured on a facultative basis, with all reinsurers | Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement | Facultative reinsurance commission |
|-------------|-----------------|---|--|------------------------------------|
| C0290       | C0300           | C0310   | C0320  | C0330                              |
|             |                 |   |  |                                    |

▼ **B**

**S.30.02.01**

**Facultative covers for non-life and life business shares data**

**Facultative covers non-life (10 most important risks in terms of reinsured exposure)**

|                         |
|-------------------------|
| <b>Line of business</b> |
| Z0010                   |
|                         |

| <b>Reinsurance program code</b> | <b>Risk identification code</b> | <b>Facultative reinsurance placement identification code</b> | <b>Code reinsurer</b> | <b>Type of code reinsurer</b> | <b>Code broker</b> | <b>Type of code broker</b> | <b>Activity code broker</b> | <b>Share reinsurer (%)</b> | <b>Currency</b> | <b>Sum reinsured to facultative reinsurer</b> | <b>Facultative ceded reinsurance premium</b> | <b>Annotations</b> |
|---------------------------------|---------------------------------|--|-----------------------|-------------------------------|--------------------|----------------------------|-----------------------------|----------------------------|-----------------|---|--|--------------------|
| C0020                           | C0030                           | C0040  | C0050                 | C0060                         | C0070              | C0080                      | C0090                       | C0100                      | C0110           | C0120   | C0130  | C0140              |
|                                 |                                 |  |                       |                               |                    |                            |                             |                            |                 |   |  |                    |



▼**B**

Facultative covers life (10 most important risks in terms of reinsured exposure)

|                  |
|------------------|
| Line of business |
| Z0010            |
|                  |

| Reinsurance program code | Risk identification code | Facultative reinsurance placement identification code | Code reinsurer | Type of code reinsurer | Code broker | Type of code broker | Activity code broker | Share reinsurer (%) | Currency | Sum reinsured to facultative reinsurer | Facultative ceded reinsurance premium | Annotations |
|--------------------------|--------------------------|---|----------------|------------------------|-------------|---------------------|----------------------|---------------------|----------|--|---------------------------------------|-------------|
| C0150                    | C0160                    | C0170   | C0180          | C0190                  | C0200       | C0210               | C0220                | C0230               | C0240    | C0250                                  | C0260                                 | C0270       |
|                          |                          |   |                |                        |             |                     |                      |                     |          |  |                                       |             |

▼B

Information on reinsurers and brokers

| Code reinsurer | Type of code reinsurer | Legal name reinsurer | Type of reinsurer | Country of residency | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------|------------------------|----------------------|-------------------|----------------------|--|----------------|---------------------|-----------------|
| C0280          | C0290                  | C0300                | C0310             | C0320                | C0330  | C0340          | C0350               | C0360           |
|                |                        |                      |                   |                      |  |                |                     |                 |

| Code broker | Type of code broker | Legal name broker |
|-------------|---------------------|-------------------|
| C0370       | C0380               | C0390             |
|             |                     |                   |

S.30.03.01

Outgoing Reinsurance Program basic data

| Reinsurance program code | Treaty identification code | Progressive section number in treaty | Progressive number of surplus/ layer in program | Quantity of surplus/ layers in program | Finite reinsurance or similar arrangements | Line of business | Description risk category covered | Type of reinsurance treaty | Inclusion of catastrophic reinsurance cover | Validity period (start date) | (cont.) |
|--------------------------|----------------------------|--------------------------------------|---|--|--|------------------|-----------------------------------|----------------------------|---|------------------------------|---------|
| C0010                    | C0020                      | C0030                                | C0040   | C0050                                  | C0060                                      | C0070            | C0080                             | C0090                      | C0100                                       | C0110                        |         |
|                          |                            |                                      |   |  |  |                  |                                   |                            |   |                              |         |

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| Validity period (expiry date) | Currency | Type of underwriting model | Estimated Subject Premium income (XL-ESPI) | Gross Estimated Treaty Premium Income (proportional and non proportional) | Aggregate deductibles (amount) | Aggregate deductibles (%) | Retention or priority (amount) | Retention or priority (%) | Limit (amount) | Limit (%) | (cont.) |
|-------------------------------|----------|----------------------------|--|---|--------------------------------|---------------------------|--------------------------------|---------------------------|----------------|-----------|---------|
| C0120                         | C0130    | C0140                      | C0150                                      | C0160   | C0170                          | C0180                     | C0190                          | C0200                     | C0210          | C0220     |         |
|                               |          |                            |  |   |                                |                           |                                |                           |                |           |         |

| Maximum cover per risk or event | Maximum cover per treaty | Number of reinstatements | Descriptions of reinstatements | Maximum reinsurance commission | Minimum reinsurance commission | Expected reinsurance commission | Maximum over-riding commission | Minimum over-riding commission | Expected over-riding commission | Maximum profit commission | (cont.) |
|---------------------------------|--------------------------|--------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------------|---------------------------|---------|
| C0230                           | C0240                    | C0250                    | C0260                          | C0270                          | C0280                          | C0290                           | C0300                          | C0310                          | C0320                           | C0330                     |         |
|                                 |                          |                          |                                |                                |                                |                                 |                                |                                |                                 |                           |         |

| Minimum profit commission | Expected profit commission | XL rate 1 | XL rate 2 | XL premium flat |
|---------------------------|----------------------------|-----------|-----------|-----------------|
| C0340                     | C0350                      | C0360     | C0370     | C0380           |
|                           |                            |           |           |                 |

## ▼B

## S.30.04.01

## Outgoing Reinsurance Program shares data

| Reinsurance program code | Treaty identification code | Progressive section number in treaty | Progressive number of surplus/ layer in program | Code reinsurer | Type of code reinsurer | Code broker | Type of code broker | Activity code broker | Share reinsurer (%) | (cont.) |
|--------------------------|----------------------------|--------------------------------------|---|----------------|------------------------|-------------|---------------------|----------------------|---------------------|---------|
| C0010                    | C0020                      | C0030                                | C0040   | C0050          | C0060                  | C0070       | C0080               | C0090                | C0100               |         |
|                          |                            |                                      |   |                |                        |             |                     |                      |                     |         |

| Exposure ceded for reinsurer's share (amount) | Type of collateral (if applicable) | Description of the reinsurers limit collateralised | Code collateral provider (if applicable) | Type of code of collateral provider | Estimated outgoing reinsurance premium for reinsurer's share | Annotations |
|---|------------------------------------|--|--|-------------------------------------|--|-------------|
| C0110   | C0120                              | C0130  | C0140                                    | C0150                               | C0160  | C0170       |
|   |                                    |  |  |                                     |  |             |

## Information on reinsurers and brokers

| Code reinsurer | Type of code reinsurer | Legal name reinsurer | Type of reinsurer | Country of residency | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------|------------------------|----------------------|-------------------|----------------------|--|----------------|---------------------|-----------------|
| C0180          | C0190                  | C0200                | C0210             | C0220                | C0230  | C0240          | C0250               | C0260           |
|                |                        |                      |                   |                      |  |                |                     |                 |

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| Code broker | Type of code broker | Legal name broker |
|-------------|---------------------|-------------------|
| C0270       | C0280               | C0290             |
|             |                     |                   |

| Code collateral provider (if applicable) | Type of code collateral provider (if applicable) | Collateral provider name (if applicable) |
|--|--|--|
| C0300                                    | C0310  | C0320                                    |
|  |  |  |

S.31.01.01

Share of reinsurers (including Finite Reinsurance and SPV's)

| Code reinsurer | Type of code reinsurer | Reinsurance recoverables: Premium provision Non-life including Non-SLT Health | Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health | Reinsurance recoverables: Technical provisions Life including SLT Health | Adjustment for expected losses due to counterparty default | Reinsurance recoverables: Total reinsurance recoverables | Net receivables | Assets pledged by reinsurer | Financial guarantees | Cash deposits | Total guarantees received |
|----------------|------------------------|---|---|--|--|--|-----------------|-----------------------------|----------------------|---------------|---------------------------|
| C0040          | C0050                  | C0060   | C0070   | C0080  | C0090  | C0100  | C0110           | C0120                       | C0130                | C0140         | C0150                     |
|                |                        |   |   |  |  |  |                 |                             |                      |               |                           |

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Information on reinsurers

| Code reinsurer | Type of code reinsurer | Legal name reinsurer | Type of reinsurer | Country of residency | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------|------------------------|----------------------|-------------------|----------------------|--|----------------|---------------------|-----------------|
| C0160          | C0170                  | C0180                | C0190             | C0200                | C0210  | C0220          | C0230               | C0240           |
|                |                        |                      |                   |                      |  |                |                     |                 |

S.31.01.04

Share of reinsurers (including Finite Reinsurance and SPV's)

| Legal name of reinsured undertaking | Identification code of the undertaking | Type of code of the ID of the undertaking | Code reinsurer | Type of code reinsurer | Reinsurance recoverables: Premium provision Non-life including Non-SLT Health | Reinsurance recoverables: Claims provisions Non-life including Non-SLT Health | Reinsurance recoverables: Technical provisions Life including SLT Health | Adjustment for expected losses due to counterparty default | (cont.) |
|-------------------------------------|--|---|----------------|------------------------|---|---|--|--|---------|
| C0010                               | C0020                                  | C0030                                     | C0040          | C0050                  | C0060   | C0070   | C0080  | C0090  |         |
|                                     |  |   |                |                        |   |   |  |  |         |

| Reinsurance recoverables: Total reinsurance recoverables | Net receivables | Assets pledged by reinsurer | Financial guarantees | Cash deposits | Total guarantees received |
|--|-----------------|-----------------------------|----------------------|---------------|---------------------------|
| C0100  | C0110           | C0120                       | C0130                | C0140         | C0150                     |
|  |                 |                             |                      |               |                           |

▼ **B**

**Information on reinsurers**

| Code reinsurer | Type of code reinsurer | Legal name reinsurer | Type of reinsurer | Country of residency | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------|------------------------|----------------------|-------------------|----------------------|--|----------------|---------------------|-----------------|
| C0160          | C0170                  | C0180                | C0190             | C0200                | C0210  | C0220          | C0230               | C0240           |
|                |                        |                      |                   |                      |  |                |                     |                 |

**S.31.02.01**

**Special Purpose Vehicles**

▼ **M1**

| Internal code of SPV | Type of code SPV | ID Code of SPV notes or other financing mechanism issued | ID Code Type of SPV notes or other financing mechanism issued | Lines of Business SPV securitisation relates | Type of Trigger(s) in the SPV | Contractual trigger event | Same trigger as in underlying cedant's portfolio? | Basis risk arising from risk-transfer structure | Basis risk arising from contractual terms (cont.) |
|----------------------|------------------|--|---|--|-------------------------------|---------------------------|---|---|---|
| C0030                | C0210            | C0040  | C0050   | C0060  | C0070                         | C0080                     | C0090   | C0100   | C0110   |
|                      |                  |  |   |  |                               |                           |   |   |   |

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| SPV assets ring-fenced to settle cedant-specific obligations | Other non cedant-specific SPV Assets for which recourse may exist | Other recourse arising from securitisation | Total maximum possible obligations from SPV under reinsurance policy | SPV fully funded in relation to cedant obligations throughout the reporting period | Current recoverables from SPV | Identification of material investments held by cedant in SPV | Securitisation assets related to cedant held in trust with other third party than cedant / sponsor? |
|--|---|--|--|--|-------------------------------|--|---|
| C0120  | C0130   | C0140                                      | C0150  | C0160  | C0170                         | C0180  | C0190   |
|  |   |  |  |  |                               |  |   |

Information on SPV

| Internal code of SPV | Type of code SPV | Legal nature of SPV | Name of SPV | Incorporation no. of SPV | SPV country of authorisation | SPV authorisation conditions | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------------|------------------|---------------------|-------------|--------------------------|------------------------------|------------------------------|--|----------------|---------------------|-----------------|
| C0200                | C0210            | C0220               | C0230       | C0240                    | C0250                        | C0260                        | C0270  | C0280          | C0290               | C0300           |
|                      |                  |                     |             |                          |                              |                              |  |                |                     |                 |



▼ B

S.31.02.04

Special Purpose Vehicles

▼ M1

| Legal name of reinsured undertaking | Identification code of the undertaking | Internal code of SPV | Type of code SPV | ID Code of SPV notes or other financing mechanism issued | ID Code Type of SPV notes or other financing mechanism issued | Lines of Business SPV securitisation relates | Type of Trigger(s) in the SPV | Contractual trigger event | Same trigger as in underlying cedant's portfolio? | Basis risk arising from risk-transfer structure | (cont.) |
|-------------------------------------|--|----------------------|------------------|--|---|--|-------------------------------|---------------------------|---|---|---------|
| C0010                               | C0020                                  | C0030                | C0210            | C0040  | C0050   | C0060  | C0070                         | C0080                     | C0090   | C0100   |         |
|                                     |  |                      |                  |  |   |  |                               |                           |   |   |         |

▼ B

| Basis risk arising from contractual terms | SPV assets ring-fenced to settle cedant-specific obligations | Other non cedant-specific SPV Assets for which recourse may exist | Other recourse arising from securitisation | Total maximum possible obligations from SPV under reinsurance policy | SPV fully funded in relation to cedant obligations throughout the reporting period | Current recoverables from SPV | Identification of material investments held by cedant in SPV | Securitisation assets related to cedant held in trust with other third party than cedant / sponsor? |
|---|--|---|--|--|--|-------------------------------|--|---|
| C0110                                     | C0120  | C0130   | C0140                                      | C0150  | C0160  | C0170                         | C0180  | C0190   |
|   |  |   |  |  |  |                               |  |   |

▼ **B**

**Information on SPV**

| Internal code of SPV | Type of code SPV | Legal nature of SPV | Name of SPV | Incorporation no. of SPV | SPV country of authorisation | SPV authorisation conditions | External rating assessment by nominated ECAI | Nominated ECAI | Credit quality step | Internal rating |
|----------------------|------------------|---------------------|-------------|--------------------------|------------------------------|------------------------------|--|----------------|---------------------|-----------------|
| C0200                | C0210            | C0220               | C0230       | C0240                    | C0250                        | C0260                        | C0270  | C0280          | C0290               | C0300           |
|                      |                  |                     |             |                          |                              |                              |  |                |                     |                 |

**S.32.01.04**

**Undertakings in the scope of the group**

| Country | Identification code of the undertaking | Type of code of the ID of the undertaking | Legal Name of the undertaking | Type of undertaking | Legal form | Category (mutual/non mutual) | Supervisory Authority (cont.) |
|---------|--|---|-------------------------------|---------------------|------------|------------------------------|-------------------------------|
| C0010   | C0020                                  | C0030                                     | C0040                         | C0050               | C0060      | C0070                        | C0080                         |
|         |  |   |                               |                     |            |                              |                               |

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| 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 | Accounting standard (cont.) |
| C0090  | C0100  | C0110  | C0120   | C0130  | C0140                    | C0150                  | C0160             | C0170                       |
|  |  |  |   |  |                          |                        |                   |                             |

| Criteria of influence |   |                 |                |                    |  | Inclusion in the scope of Group supervision |   | Group solvency calculation                                   |
|-----------------------|---|-----------------|----------------|--------------------|--|---|---|--|
| % capital share       | % used for the establishment of consolidated accounts | % voting rights | Other criteria | Level of influence | Proportional share used for group solvency calculation | Yes/No                                      | Date of decision if art. 214 is applied | Method used and under method 1, treatment of the undertaking |
| C0180                 | C0190   | C0200           | C0210          | C0220              | C0230  | C0240                                       | C0250                                   | C0260  |
|                       |   |                 |                |                    |  |   |   |  |

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S.33.01.04

Insurance and Reinsurance individual requirements

| EEA and non EEA insurance and reinsurance undertakings (using SII rules) included only via D&A |  |   |  |             |                 |                               |                            |                              |                                |                      |                |
|--|--|---|--|-------------|-----------------|-------------------------------|----------------------------|------------------------------|--------------------------------|----------------------|----------------|
| Legal name of the undertaking  | Identification code of the undertaking | Type of code of the ID of the undertaking | Entity Level/RFF or MAP/Remaining Part | Fund Number | SCR Market Risk | SCR Counterparty Default Risk | SCR Life Underwriting Risk | SCR Health Underwriting Risk | SCR Non-life Underwriting Risk | SCR Operational Risk | Individual SCR |
| C0010  | C0020                                  | C0030                                     | C0040                                  | C0050       | C0060           | C0070                         | C0080                      | C0090                        | C0100                          | C0110                | C0120          |
|  |  |   |  |             |                 |                               |                            |                              |                                |                      |                |

(cont.)

| EEA and non EEA insurance and reinsurance undertakings (using SII rules) included only via D&A |  |  |                        |                               |   |                                |   |                                    |                          |                          |
|--|--|--|------------------------|-------------------------------|---|--------------------------------|---|------------------------------------|--------------------------|--------------------------|
| Individual MCR   | Eligible Individual Own Funds to cover the SCR | Standard Formula used                  |                        |                               | Group or individual Internal Model Used |                                |   | Individual Capital Add-On          |                          |                          |
|  |  | Use of undertaking specific parameters | Use of simplifications | Use of Partial Internal Model | Group or individual internal model      | Date of initial approval of IM | Date of approval of latest major change of IM | Date of decision of capital add-on | Amount of capital add-on | Reason of capital add-on |
| C0130  | C0140  | C0150                                  | C0160                  | C0170                         | C0180                                   | C0190                          | C0200   | C0210                              | C0220                    | C0230                    |
|  |  |  |                        |                               |   |                                |   |                                    |                          |                          |

(cont.)

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| Non EEA insurance and reinsurance undertakings (both using SII rules and not using SII rules) regardless of the method used |                                   |   |
|---|-----------------------------------|---|
| Local capital requirement   | Local minimum capital requirement | Eligible own funds in accordance with local rules |
| C0240   | C0250                             | C0260   |
|   |                                   |   |

## S.34.01.04

## Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements

| Legal name of the undertaking | Identification code of the undertaking | Type of code of the ID of the undertaking | Aggregated or not | Type of capital requirement | Notional SCR or Sectoral capital requirement | Notional MCR or Sectoral minimum capital requirement | Notional or Sectoral Eligible Own Funds |
|-------------------------------|--|---|-------------------|-----------------------------|--|--|---|
| C0010                         | C0020                                  | C0030                                     | C0040             | C0050                       | C0060  | C0070  | C0080                                   |
|                               |  |   |                   |                             |  |  |   |

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S.35.01.04

Contribution to group Technical Provisions

| Legal name of each undertaking | Identification code of the undertaking | Type of code of the ID of the undertaking | Method of group solvency calculation used | Total amount of TP        |                         | Technical Provisions — Non-Life (excluding Health) |                         |                                  | Technical Provisions — Health (similar to non-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 (%) |
| C0010                          | C0020                                  | C0030                                     | C0040                                     | C0050                     | C0060                   | C0070  | C0080                   | C0090                            | C0100   | C0110                   | C0120                            |
|                                |  |   |   |                           |                         |  |                         |                                  |   |                         |                                  |

(cont.)

| Technical Provisions — Health (similar to life) |                         |                                  | Technical Provisions — Life (excluding health and index-linked and unit-linked) |                         |                                  | Technical Provisions — Index-linked and unit-Linked insurance |                         |                                  | Transitional on Technical Provisions |                         |
|---|-------------------------|----------------------------------|---|-------------------------|----------------------------------|---|-------------------------|----------------------------------|--------------------------------------|-------------------------|
| Amount of TP gross of IGT                       | Amount of TP net of IGT | Net contribution to Group TP (%) | Amount of TP gross of IGT   | Amount of TP net of IGT | Net contribution to Group TP (%) | Amount of TP gross of IGT                                     | Amount of TP net of IGT | Net contribution to Group TP (%) | Amount of TP gross of IGT            | Amount of TP net of IGT |
| C0130   | C0140                   | C0150                            | C0160   | C0170                   | C0180                            | C0190   | C0200                   | C0210                            | C0220                                | C0230                   |
|   |                         |                                  |   |                         |                                  |   |                         |                                  |                                      |                         |

(cont.)

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| LTG measures and transitionals — Technical Provisions subject to Transitional on Risk Free Rate | LTG measures and transitionals — Technical Provisions subject to Volatility Adjustment | LTG measures and transitionals — Technical Provisions subject to Matching Adjustment |
|---|--|--|
| Amount of TP gross of IGT   | Amount of TP gross of IGT  | Amount of TP gross of IGT  |
| C0240   | C0250  | C0260  |
|   |  |  |

## S.36.01.01

## IGT — Equity-type transactions, debt and asset transfer

| ID of intragroup transaction | Investor/ lender name | Identification code for investor/ lender | ID code type of the investor/ lender | Issuer/ borrower name | Identification code for issuer / borrower | ID code type of the issuer / borrower | ID code of the instrument | ID code type of the instrument | Transaction type (cont.) |
|------------------------------|-----------------------|--|--------------------------------------|-----------------------|---|---------------------------------------|---------------------------|--------------------------------|--------------------------|
| C0010                        | C0020                 | C0030                                    | C0040                                | C0050                 | C0060                                     | C0070                                 | C0080                     | C0090                          | C0100                    |
|                              |                       |  |                                      |                       |   |                                       |                           |                                |                          |

| Transaction Issue date | Maturity date of transaction | Currency of transaction | Contractual amount of transaction/ Transaction price | Value of collateral/ asset | Amount of redemptions/ prepayments/ paybacks during reporting period | Amount of dividends/ interest/ coupon and other payments made during reporting period | Balance of contractual amount of transaction at reporting date | Coupon/ Interest rate |
|------------------------|------------------------------|-------------------------|--|----------------------------|--|---|--|-----------------------|
| C0110                  | C0120                        | C0130                   | C0140  | C0150                      | C0160  | C0170   | C0180  | C0190                 |
|                        |                              |                         |  |                            |  |   |  |                       |

▼B

S.36.02.01

IGT — Derivatives

| ID of intragroup transaction | Investor/ Buyer | Identification code of investor / buyer | ID code type of the investor/ buyer | Issuer/ Seller name | Identification code of the issuer / seller | ID code type of the issuer / seller | ID code of the instrument | ID code type of the instrument | Transaction type | Transaction Trade date | Maturity date (cont.) |
|------------------------------|-----------------|---|-------------------------------------|---------------------|--|-------------------------------------|---------------------------|--------------------------------|------------------|------------------------|-----------------------|
| C0010                        | C0020           | C0030                                   | C0040                               | C0050               | C0060                                      | C0070                               | C0080                     | C0090                          | C0100            | C0110                  | C0120                 |
|                              |                 |   |                                     |                     |  |                                     |                           |                                |                  |                        |                       |

| Currency | 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 Asset / Liability underlying the derivative | ID code type of the Asset / Liability underlying the derivative | Counterparty name for which credit protection is purchased | Swap delivered interest rate (for buyer) | Swap received interest rate (for buyer) | Swap delivered currency (for buyer) | Swap received currency (for buyer) |
| C0130    | C0140                               | C0150                             | C0160               | C0170  | C0180   | C0190   | C0200  | C0210                                    | C0220                                   | C0230                               | C0240                              |
|          |                                     |                                   |                     |  |   |   |  |  |   |                                     |                                    |



▼ B

S.36.03.01

IGT — Internal reinsurance

| ID of intragroup transaction | Name of cedent | Identification code of cedent | ID code type of the cedent | Name of reinsurer | Identification code of reinsurer | ID code type of the reinsurer | Validity period (start date) | Validity period (expiry date) | (cont.) |
|------------------------------|----------------|-------------------------------|----------------------------|-------------------|----------------------------------|-------------------------------|------------------------------|-------------------------------|---------|
| C0010                        | C0020          | C0030                         | C0040                      | C0050             | C0060                            | C0070                         | C0080                        | C0090                         |         |
|                              |                |                               |                            |                   |                                  |                               |                              |                               |         |

| Currency of contract/treaty | Type of reinsurance contract/treaty | Maximum cover by reinsurer under contract/treaty | Net Receivables | Total reinsurance recoverables | Reinsurance result (for reinsured entity) | Line of business |
|-----------------------------|-------------------------------------|--|-----------------|--------------------------------|---|------------------|
| C0100                       | C0110                               | C0120  | C0130           | C0140                          | C0150                                     | C0160            |
|                             |                                     |  |                 |                                |   |                  |

S.36.04.01

IGT — Cost Sharing, contingent liabilities, off BS and other items

| ID of intragroup transaction | Investor/ Buyer/ Beneficiary name | Identification code of the Investor/ Buyer/ Beneficiary | ID code type of the Investor/ Buyer/ Beneficiary | Issuer/ Seller/ Provider name | Identification code of the Issuer/ Seller/ Provider | ID code type of the Issuer/ Seller/ Provider | (cont.) |
|------------------------------|-----------------------------------|---|--|-------------------------------|---|--|---------|
| C0010                        | C0020                             | C0030   | C0040  | C0050                         | C0060   | C0070  |         |
|                              |                                   |   |  |                               |   |  |         |

▼B

| Transaction type | Transaction Issue date | Effective date of agreement/ contract underlying transaction | Expiry date of agreement/ contract underlying transaction | Currency of transaction | Trigger event | Value of transaction/ collateral / Guarantee | (cont.) |
|------------------|------------------------|--|---|-------------------------|---------------|--|---------|
| C0080            | C0090                  | C0100  | C0110   | C0120                   | C0130         | C0140  |         |
|                  |                        |  |   |                         |               |  |         |

| Maximum possible value of contingent liabilities | Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet | Maximum value of letters of credit/ guarantees | Value of guaranteed assets |
|--|--|--|----------------------------|
| C0150  | C0160  | C0170  | C0180                      |
|  |  |  |                            |

S.37.01.04

Risk concentration

| Name of the external counterparty | Identification code of the counterparty of the Group | ID code type of the counterparty of the Group | Country of the exposure | Nature of the exposure | Identification code of the exposure | Identification code type of the exposure | External rating | Nominated ECAI | Sector | (cont.) |
|-----------------------------------|--|---|-------------------------|------------------------|-------------------------------------|--|-----------------|----------------|--------|---------|
| C0010                             | C0020  | C0030   | C0040                   | C0050                  | C0060                               | C0070                                    | C0080           | C0090          | C0100  |         |
|                                   |  |   |                         |                        |                                     |  |                 |                |        |         |

| Group entity subject to the exposure | Identification code of the group entity | ID code type of the group entity | Maturity (asset side) / Validity (liability side) | Value of the exposure | Currency | Maximum amount to be paid by the reinsurer |
|--------------------------------------|---|----------------------------------|---|-----------------------|----------|--|
| C0110                                | C0120                                   | C0130                            | C0140   | C0150                 | C0160    | C0170                                      |
|                                      |   |                                  |   |                       |          |  |



## ANNEX II

**Instructions regarding reporting templates for individual undertakings**

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the tables identifies the items to be reported by identifying the columns and rows as showed in the template in Annex I.

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as 'this template' throughout the text of the Annex.

**S.01.01 — Content of the submission****General comments:**

This section relates to opening, quarterly and annual submission of information for individual entities, ring fenced-funds, matching portfolios and remaining part.

When a special justification is needed, the explanation is not to be submitted within the reporting template but shall be part of the dialogue between undertakings and national competent authorities.

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| Z0010       | Ring-fenced fund/<br>matching portfolio/<br>remaining part                    | Identifies whether the reported figures are with regard to a ring-fenced fund ('RFF'), matching adjustment portfolio ('MAP') or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0010 = 2, then report '0' |
| C0010/R0010 | S.01.02 — Basic<br>Information — General                                      | This template shall always be reported. The only option possible is:<br>1 — Reported   |
| C0010/R0020 | S.01.03 — Basic<br>Information — RFF and<br>matching adjustment<br>portfolios | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no RFF or MAP<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0030 | S.02.01 — Balance sheet   | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0040 | S.02.02 — Assets and<br>liabilities by currency                               | One of the options in the following closed list shall be used:<br>1 — Reported<br>3 — Not due in accordance with instructions of the template<br>0 — Not reported other reason (in this case special justification is needed)  |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0060 | S.03.01 — Off-balance sheet items — general  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no off-balance sheet items<br>0 — Not reported other reason (in this case special justification is needed)                            |
| C0010/R0070 | S.03.02 — Off-balance sheet items — List of unlimited guarantees received by the undertaking                   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no unlimited guarantees received<br>0 — Not reported other reason (in this case special justification is needed)                      |
| C0010/R0080 | S.03.03 — Off-balance sheet items — List of unlimited guarantees provided by the undertaking                   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no unlimited guarantees provided<br>0 — Not reported other reason (in this case special justification is needed)                      |
| C0010/R0090 | S.04.01 — Activity by country  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no activity outside the home country<br>0 — Not reported (in this case special justification is needed)                               |
| C0010/R0100 | S.04.02 — Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no activity outside the home country in relation to specific class<br>0 — Not reported (in this case special justification is needed) |
| C0010/R0110 | S.05.01 — Premiums, claims and expenses by line of business  | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported (in this case special justification is needed)   |
| C0010/R0120 | S.05.02 — Premiums, claims and expenses by country   | One of the options in the following closed list shall be used:<br>1 — Reported<br>3 — Not due in accordance with instructions of the template<br>0 — Not reported (in this case special justification is needed)                            |
| C0010/R0130 | S.06.01 — Summary of Assets  | One of the options in the following closed list shall be used:<br>1 — Reported<br>4 — Not due as S.06.02 reported quarterly<br>5 — Not due as S.06.02 reported annually<br>0 — Not reported (in this case special justification is needed)  |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0140 | S.06.02 — List of assets   | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>6 — Exempted under Article 35 (6) to (8)</p> <p>7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0— Not reported (in this case special justification is needed)</p>   |
| C0010/R0150 | S.06.03 — Collective investment undertakings — look-through approach | <p>► <b>MI</b> One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no Collective investment undertakings</p> <p>3 — Not due in accordance with instructions of the template</p> <p>6 — Exempted under Article 35(6) to (8)</p> <p>7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0 — Not reported (in this case special justification is needed) ◀</p> |
| C0010/R0160 | S.07.01 — Structured products  | <p>► <b>MI</b> One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no structured products</p> <p>3 — Not due in accordance with instructions of the template</p> <p>6 — Exempted under 35 (6) to (8)</p> <p>0 — Not reported other reason (in this case special justification is needed) ◀</p>  |
| C0010/R0170 | S.08.01 — Open derivatives   | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no derivative transactions</p> <p>6 — Exempted under Article 35 (6) to (8)</p> <p>7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>   |
| C0010/R0180 | S.08.02 — Derivatives Transactions                                   | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no derivative transactions</p> <p>6 — Exempted under Article 35 (6) to (8)</p> <p>7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0190 | S.09.01 — Income/gains and losses in the period                 | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0200 | S.10.01 — Securities lending and repos                          | ► <b>MI</b> One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Securities lending and repos<br>3 — Not due in accordance with instructions of the template<br>6 — Exempted under Article 35(6) to (8)<br>0 — Not reported other reason (in this case special justification is needed) ◀ |
| C0010/R0210 | S.11.01 — Assets held as collateral                             | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Assets held as collateral<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0220 | S.12.01 — Life and Health SLT Technical Provisions              | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no life and health SLT business<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0230 | S.12.02 — Life and Health SLT Technical Provisions — by country | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no life and health SLT business<br>3 — Not due in accordance with instructions of the template<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0240 | S.13.01 — Projection of future gross cash flows                 | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no life and health SLT business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0250 | S.14.01 — Life obligations analysis                             | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no life and health SLT business<br>0 — Not reported other reason (in this case special justification is needed)   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0260 | S.15.01 — Description of the guarantees of variable annuities                   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no variable annuities<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0270 | S.15.02 — Hedging of guarantees of variable annuities                           | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no variable annuities<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0280 | S.16.01 — Information on annuities stemming from Non-Life Insurance obligations | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no annuities stemming from Non-Life Insurance obligations<br>0 — Not reported other reason (in this case special justification is needed)                           |
| C0010/R0290 | S.17.01 — Non-Life Technical Provisions   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported other reason (in this case special justification is needed)                    |
| C0010/R0300 | S.17.02 — Non-Life Technical Provisions — By country                            | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>3 — Not due in accordance with instructions of the template<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0310 | S.18.01 — Projection of future cash flows (Best Estimate — Non Life)            | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0320 | S.19.01 — Non-life insurance claims   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0330 | S.20.01 — Development of the distribution of the claims incurred                 | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0340 | S.21.01 — Loss distribution risk profile   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0350 | S.21.02 — Underwriting risks non-life  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0360 | S.21.03 — Non-life distribution of underwriting risks — by sum insured           | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-life business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0370 | S.22.01 — Impact of long term guarantees measures and transitionals              | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no long term guarantees measures ('LTG') measures or transitionals are applied<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0380 | S.22.04 — Information on the transitional on interest rates calculation          | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no such transitional measure is applied<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0390 | S.22.05 — Overall calculation of the transitional on technical provisions        | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no such transitional measure is applied<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0400 | S.22.06 — Best estimate subject to volatility adjustment by country and currency | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as volatility adjustment not applied<br>0 — Not reported (in this case special justification is needed)   |



▼ **B**

|              | ITEM  | INSTRUCTIONS   |
|--------------|---|--|
| C0010/R0410  | S.23.01 — Own funds   | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 35 (6) to (8)<br>0 — Not reported (in this case special justification is needed)  |
| C0010/R0420  | S.23.02 — Detailed information by tiers on own funds  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported (in this case special justification is needed)  |
| C0010/R0430  | S.23.03 — Annual movements on own funds   | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported (in this case special justification is needed)  |
| C0010/R0440  | S.23.04 — List of items on own funds  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported (in this case special justification is needed)  |
| C0010/R0450  | S.24.01 — Participations held   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no participations held<br>0 — Not reported (in this case special justification is needed)  |
| C0010/R0460  | S.25.01 — Solvency Capital Requirement — for undertakings on Standard Formula                                   | One of the options in the following closed list shall be used:<br>1 — Reported as standard formula ('SF') is used<br>2 — Reported due to Article 112 request<br>8 — Not reported as use of partial internal model ('PIM')<br>9 — Not reported as use of full internal model ('IM')<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0470) | S.25.02 — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model | One of the options in the following closed list shall be used:<br>1 — Reported<br>9 — Not reported as use of full internal model<br>10 — Not reported as use of standard formula<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0480  | S.25.03 — Solvency Capital Requirement — for undertakings on Full Internal Models                               | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>10 — Not reported as use of standard formula<br>0 — Not reported other reason (in this case special justification is needed)  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0010/R0500 | S.26.01 — Solvency Capital Requirement — Market risk                | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0510 | S.26.02 — Solvency Capital Requirement — Counterparty default risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0520 | S.26.03 — Solvency Capital Requirement — Life underwriting risk     | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0530 | S.26.04 — Solvency Capital Requirement — Health underwriting risk   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0540 | S.26.05 — Solvency Capital Requirement — Non-Life underwriting risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0550 | S.26.06 — Solvency Capital Requirement — Operational risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0560 | S.26.07 — Solvency Capital Requirement — Simplifications   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no simplified calculations used<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0570 | S.27.01 — Solvency Capital Requirement — Non-Life and Health catastrophe risk                        | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed)                               |
| C0010/R0580 | S.28.01 — Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity | One of the options in the following closed list shall be used:<br>1— Reported<br>2 — Not reported as both life and non-life insurance or reinsurance activity<br>0— Not reported other reason (in this case special justification is needed)   |
| C0010/R0590 | S.28.02 — Minimum Capital Requirement — Both life and non-life insurance activity                    | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as only life or only non-life insurance or reinsurance activity or only reinsurance activity<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0600 | S.29.01 — Excess of Assets over Liabilities  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)   |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0610 | S.29.02 — Excess of Assets over Liabilities — explained by investments and financial liabilities | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0620 | S.29.03 — Excess of Assets over Liabilities — explained by technical provisions                  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0630 | S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions             | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0640 | S.30.01 — Facultative covers for non-life and life business basic data                           | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no facultative covers<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0650 | S.30.02 — Facultative covers for non-life and life business shares data                          | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no facultative covers<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0660 | S.30.03 — Outgoing Reinsurance Program basic data  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no reinsurance<br>0 — Not reported other reason (in this case special justification is needed)        |
| C0010/R0670 | S.30.04 — Outgoing Reinsurance Program shares data   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no reinsurance<br>0 — Not reported other reason (in this case special justification is needed)        |
| C0010/R0680 | S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)                           | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no reinsurance<br>0 — Not reported other reason (in this case special justification is needed)        |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0690 | S.31.02 — Special Purpose Vehicles   | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no Special Purpose Insurance Vehicles</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>  |
| C0010/R0740 | S.36.01 — IGT — Equity-type transactions, debt and asset transfer            | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no intragroup transaction ('IGT') on Equity-type transactions, debt and asset transfer</p> <p>12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>   |
| C0010/R0750 | S.36.02 — IGT — Derivatives  | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no IGT on Derivatives</p> <p>12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>  |
| C0010/R0760 | S.36.03 — IGT — Internal reinsurance   | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no IGT on Internal reinsurance</p> <p>12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive</p> <p>0 — Not reported other reason (in this case special justification is needed)</p>   |
| C0010/R0770 | S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items | <p>One of the options in the following closed list shall be used:</p> <p>1 — Reported</p> <p>2 — Not reported as no IGT on Cost Sharing, contingent liabilities, off Balance Sheet ('BS') and other items</p> <p>12 — Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive</p> <p>0 — Not reported other reason (in this case special justification is needed)</p> |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0790 | SR.02.01 — Balance Sheet   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no RFF/MAP<br>14 — Not reported as refers to MAP fund<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0800 | SR.12.01 — Life and Health SLT Technical Provisions                              | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no RFF/MAP or no life and health SLT business<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0810 | SR.17.01 — Non-Life Technical Provisions   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no RFF/MAP or no non-life business<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0820 | SR.22.02 — Projection of future cash flows (Best Estimate — Matching portfolios) | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Matching Adjustment ('MA') is applied<br>15 — Not reported as refers to RFF or remaining part<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0830 | SR.22.03 — Information on the matching adjustment calculation                    | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no MA is applied<br>15 — Not reported as refers to RFF or remaining part<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0840 | SR.25.01 — Solvency Capital Requirement — Only SF                                | One of the options in the following closed list shall be used:<br>1 — Reported as standard formula is used<br>2 — Reported due to Article 112 request<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0850 | SR.25.02 — Solvency Capital Requirement — SF and PIM                             | One of the options in the following closed list shall be used:<br>1 — Reported<br>9 — Not reported as use of full internal model<br>10 — Not reported as use of standard formula<br>0 — Not reported other reason (in this case special justification is needed)   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0010/R0860 | SR.25.03 — Solvency Capital Requirement — IM                        | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>10 — Not reported as use of standard formula<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0870 | SR.26.01 — Solvency Capital Requirement — Market risk               | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0880 | SR.26.02 — Solvency Capital Requirement — Counterparty default risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0890 | SR.26.03 — Solvency Capital Requirement — Life underwriting risk    | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0900 | SR.26.04 — Solvency Capital Requirement — Health underwriting risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0910 | SR.26.05 — Solvency Capital Requirement — Non-Life underwriting risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed)                               |
| C0010/R0920 | SR.26.06 — Solvency Capital Requirement — Operational risk           | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0930 | SR.26.07 — Solvency Capital Requirement — Simplifications            | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no simplified calculations used<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0940 | SR.27.01 — Solvency Capital Requirement — Non-Life Catastrophe risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>0 — Not reported other reason (in this case special justification is needed)                               |

**S.01.02 — Basic information****General comments:**

This section relates to opening, quarterly and annual submission of information for individual entities.

|             | ITEM                            | INSTRUCTIONS  |
|-------------|---------------------------------|---|
| C0010/R0010 | Undertaking name                | Legal name of the undertaking. Needs to be consistent over different submissions  |
| C0010/R0020 | Undertaking identification code | Identification code of the undertaking, using the following priority:<br>— Legal Entity Identifier ('LEI')<br>— Identification code used in the local market, attributed by supervisory authority |



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|             | ITEM                                   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0030 | Type of code of undertaking            | Type of ID Code used for the 'Undertaking Identification code' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>2 — Specific code  |
| C0010/R0040 | Type of undertaking                    | Identify the type of the reporting undertaking. The following closed list of options shall be used to identify the activity of the undertaking:<br>1 — Undertakings pursuing both life and non-life insurance activity<br>2 — Life undertakings<br>3 — Non-Life undertakings   |
| C0010/R0050 | Country of authorisation               | Identify the ISO 3166-1 alpha-2 code of the country where the undertaking was authorised (Home-country)  |
| C0010/R0070 | Language of reporting                  | Identify the 2 letter code of ISO 639-1 code of the language used in the submission of information   |
| C0010/R0080 | Reporting submission date              | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the reporting to the supervisory authority is made  |
| C0010/R0090 | Reporting reference date               | Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period   |
| C0010/R0100 | Regular/Ad-hoc submission              | Identify if the submission of information relates to regular submission of information or ad-hoc. The following closed list of options shall be used:<br>1 — Regular reporting<br>2 — Ad-hoc reporting   |
| C0010/R0110 | Currency used for reporting            | Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report  |
| C0010/R0120 | Accounting standards                   | Identification of the accounting standards used for reporting items in S.02.01, financial statements valuation. The following closed list of options shall be used:<br>1 — The undertaking is using International Financial Reporting Standards ('IFRS')<br>2 — The undertaking is using local generally accepted accounting principles ('GAAP') (other than IFRS) |
| C0010/R0130 | Method of Calculation of the SCR       | Identify the method used to calculate the SCR. The following closed list of options shall be used:<br>1 — Standard formula<br>2 — Partial internal model<br>3 — Full internal model  |
| C0010/R0140 | Use of undertaking specific parameters | Identify if the undertaking is reporting figures using undertaking specific parameters. The following closed list of options shall be used:<br>1 — Use of undertaking specific parameters<br>2 — Don't use undertaking specific parameters   |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0150 | Ring-Fenced Funds                                   | Identify if the undertaking is reporting activity by Ring Fenced Funds (RFF). The following closed list of options shall be used:<br>1 — Reporting activity by RFF<br>2 — Not reporting activity by RFF   |
| C0010/R0170 | Matching adjustment                                 | Identify if the undertaking is reporting figures using the matching adjustment. The following closed list of options shall be used:<br>1— Use of matching adjustment<br>2 — No use of matching adjustment   |
| C0010/R0180 | Volatility adjustment                               | Identify if the undertaking is reporting figures using the volatility adjustment. The following closed list of options shall be used:<br>1— Use of volatility adjustment<br>2 — No use of volatility adjustment   |
| C0010/R0190 | Transitional measure on the risk-free interest rate | Identify if the undertaking is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options shall be used:<br>1 — Use of transitional measure on the risk-free interest rate<br>2 — No use of transitional measure on the risk-free interest rate |
| C0010/R0200 | Transitional measure on technical provisions        | Identify if the undertaking is reporting figures using the transitional deduction to technical provisions. The following closed list of options shall be used:<br>1 — Use of transitional measure on technical provisions<br>2 — No use of transitional measure on technical provisions   |
| C0010/R0210 | Initial submission or re-submission                 | Identify if it is an initial submission of information or a re-submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used:<br>1 — Initial submission<br>2 — Re-submission   |

**S.01.03 — Basic Information — RFF and matching adjustment portfolios****General comments:**

This section relates to opening and annual submission of information for individual entities.

All ring-fenced funds and matching portfolios should be identified regardless if they are material for the purposes of submission of information.

In the first table all ring-fenced funds and matching adjustments portfolios shall be reported. In case a ring-fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice-versa for the situations where a MAP has a RFF).

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In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations shall be reported in the second table.

|   | ITEM   | INSTRUCTIONS   |
|---|--|--|
| <b>List of all RFF/MAP (overlaps allowed)</b> |  |  |
| C0040   | Fund /Portfolio Number                                     | Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring fenced fund and matching adjustment portfolio. This number has to be consistent over time and shall be used to identify the ring fenced funds and the matching portfolio number in other templates.  |
| C0050   | Name of ring-fenced fund/<br>Matching adjustment portfolio | Indicate the name of the ring fenced fund and matching adjustment portfolio.<br><br>When possible (if linked to a commercial product) the commercial name shall be used. If not possible, e.g. if the fund is linked to several commercial products, a different name shall be used.<br><br>The name shall be unique and be kept consistent over time. |
| C0060   | RFF/MAP/Remaining part of a fund                           | Indicate if it is a ring fenced fund or a matching portfolio. In the cases where other funds are included within one fund this cell shall identify the type of each fund or sub-fund. One of the options in the following closed list shall be used:<br><br>1 — Ring-fenced fund<br>2 — Matching portfolio<br>3 — Remaining part of a fund             |
| C0070   | RFF/MAP with sub RFF/MAP                                   | Identify if the fund identified has other funds embedded. One of the options in the following closed list shall be used:<br><br>1 — Fund with other funds embedded<br>2 — Not a fund with other funds embedded<br><br>Only the 'mother' fund shall be identified with option 1.  |
| C0080   | Material   | Indicate if the ring-fenced fund or a matching portfolio is material for the purposes of detailed submission of information. One of the options in the following closed list shall be used:<br><br>1 — Material<br>2 — Not material<br><br>In case of fund with other funds embedded, this item is to be reported only for the 'mother' fund.          |
| C0090   | Article 304  | Indicate whether the RFF is under Article 304 of Solvency II Directive. One of the following option shall be used:<br><br>1 — RFF under Article 304 — with the option for the equity risk sub-module<br>2 — RFF under Article 304 — without the option for the equity risk sub-module<br>3 — RFF not under Article 304                                 |
| <b>List of RFF/MAP with sub RFF/MAP</b>       |  |  |
| C0100   | Number of RFF/MAP with sub RFF/MAP                         | For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040.<br><br>The fund shall be repeated for as many rows as needed to report the funds embedded.  |

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|       | ITEM                  | INSTRUCTIONS   |
|-------|-----------------------|--|
| C0110 | Number of sub RFF/MAP | Identify the number of the funds embedded in other funds as defined for item C0040.  |
| C0120 | Sub RFF/MAP           | Identify if the nature of the fund embedded in other funds. One of the options in the following closed list shall be used:<br>1 — Ring-fenced fund<br>2 — Matching portfolio |

**S.02.01 — Balance sheet****General comments:**

This section relates to opening, quarterly and annual submission of information for individual entities, ring fenced-funds and remaining part.

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

With regards to the ‘Statutory accounts value’ column (C0020), recognition and valuation methods are the ones used by undertakings in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the ‘Statutory accounts value’ column, separately. However, in the ‘Statutory accounts value’ column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Assets**

|             |                                    |  |
|-------------|------------------------------------|--|
| Z0020       | Ring-fenced fund or remaining part | Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF<br>2 — Remaining part   |
| Z0030       | Fund number                        | When item Z0020 = 1, this is a unique number of fund, as attributed by the undertaking. It shall remain unvarying over time. It shall not be re-used for any other fund.<br><br>The number shall be used consistently across all templates, where relevant, to identify that fund.<br><br>When item Z0020 = 2, then report ‘0’ |
| C0020/R0010 | Goodwill                           | Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.   |

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|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| 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/<br>R0030 | Intangible assets   | Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.  |
| C0010–C0020/<br>R0040 | Deferred tax assets   | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of:<br>(a) deductible temporary differences;<br>(b) the carryforward of unused tax losses; and/or<br>(c) the carryforward of unused tax credits.  |
| C0010–C0020/<br>R0050 | Pension benefit surplus   | This is the total of net surplus related to employees' pension scheme.   |
| C0010–C0020/<br>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/<br>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/<br>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/<br>R0090 | Holdings in related undertakings, including participations                      | Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.<br><br>When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in 'Assets held for index-linked and unit-linked contracts' in C0010–C0020/R0220.  |
| C0010–C0020/<br>R0100 | Equities  | This is the total amount of equities, listed and unlisted.<br><br>With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall reflect the sum.  |
| C0010–C0020/<br>R0110 | Equities — listed   | Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multi-lateral trading facility, as defined by Directive 2004/39/EC.<br><br>It shall exclude holdings in related undertakings, including participations.<br><br>With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported. |

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|                       | ITEM                | INSTRUCTIONS   |
|-----------------------|---------------------|--|
| C0010–C0020/<br>R0120 | Equities — unlisted | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multi-lateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> <p>With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.</p>  |
| C0010–C0020/<br>R0130 | Bonds               | <p>This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.</p> <p>With regard to 'statutory accounts values' column (C0020) — where the split of bonds is not available, this item shall reflect the sum.</p>   |
| C0010–C0020/<br>R0140 | Government Bonds    | <p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35.</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 shall not be reported.</p> |
| C0010–C0020/<br>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 shall not be reported.</p>  |
| C0010–C0020/<br>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 shall not be reported.</p>   |

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010–C0020/<br>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 shall not be reported.</p>  |
| C0010–C0020/<br>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 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.</p>   |
| C0010–C0020/<br>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/<br>R0200 | Deposits other than cash equivalents                   | <p>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.</p>   |
| C0010–C0020/<br>R0210 | Other investments                                      | <p>Other investments not covered already within investments reported above.</p>  |
| C0010–C0020/<br>R0220 | Assets held for index-linked and unit-linked contracts | <p>Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).</p>  |
| C0010–C0020/<br>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 &amp; mortgages is not available, this item shall reflect the sum</p>  |

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010–C0020/<br>R0240 | Loans on policies  | Loans made to policyholders, collateralised on policies (underlying technical provisions).<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.   |
| C0010–C0020/<br>R0250 | Loans and mortgages to individuals   | Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.                                     |
| C0010–C0020/<br>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.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported. |
| C0010–C0020/<br>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/<br>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.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between non–life excluding health and health similar to non–life is not available this item shall reflect the sum.  |
| C0010–C0020/<br>R0290 | Non–life excluding health  | Reinsurance recoverables in respect of technical provisions for non–life business, excluding technical provisions for health–similar to non –life  |
| C0010–C0020/<br>R0300 | Health similar to non–life   | Reinsurance recoverables in respect of technical provisions for health similar to non — life.  |
| C0010–C0020/<br>R0310 | Life and health similar to life, excluding health and index–linked and unit–linked | Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between life excluding health and index–linked and unit–linked and health similar to life is not available, this item shall reflect the sum.               |



▼ **B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010–C0020/<br>R0320 | Health similar to life   | Reinsurance recoverables in respect of technical provisions for health–similar to life.  |
| C0010–C0020/<br>R0330 | Life excluding health and index–linked and unit–linked                                 | Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked.   |
| C0010–C0020/<br>R0340 | Life index–linked and unit–linked  | Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business.  |
| C0010–C0020/<br>R0350 | Deposits to cedants  | Deposits relating to reinsurance accepted.   |
| C0010–C0020/<br>R0360 | Insurance and intermediaries receivables   | Amounts past–due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash–in flows of technical provisions.<br><br>It shall include receivables from reinsurance accepted.  |
| C0010–C0020/<br>R0370 | Reinsurance receivables  | Amounts past due by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables.<br><br>It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions.  |
| C0010–C0020/<br>R0380 | Receivables (trade, not insurance)   | Includes amounts receivables from employees or various business partners (not insurance–related), including public entities.   |
| C0010–C0020/<br>R0390 | Own shares (held directly)   | This is the total amount of own shares held directly by the undertaking.   |
| C0010–C0020/<br>R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in | Value of the amount due in respect of own fund items or initial fund called up but not yet paid in.  |
| C0010–C0020/<br>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.<br><br>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |

**▼ B**

|                       | ITEM                                  | INSTRUCTIONS  |
|-----------------------|---------------------------------------|---|
| C0010–C0020/<br>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/<br>R0500 | Total assets                          | This is the overall total amount of all assets.   |

**Liabilities**

|                       |   |   |
|-----------------------|---|---|
| C0010–C0020/<br>R0510 | Technical provisions — non–life   | Sum of the technical provisions non–life.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of Minimum capital requirement ('MCR') calculation.<br><br>With regard to 'statutory accounts values' column (C0020), where the split of technical provisions for non –life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum. |
| C0010–C0020/<br>R0520 | Technical provisions — non–life (excluding health)  | This is the total amount of technical provisions for non — life business (excluding health).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0010/R0530           | Technical provisions — non–life (excluding health) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.  |
| C0010/R0540           | Technical provisions — non–life (excluding health) — Best estimate                              | This is the total amount of best estimate of technical provisions for non — life business (excluding health).<br><br>Best estimate shall be reported gross of reinsurance.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0010/R0550           | Technical provisions — non–life (excluding health) — Risk margin                                | This is the total amount of risk margin of technical provisions for non — life business (excluding health).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.  |
| C0010–C0020/<br>R0560 | Technical provisions — health (similar to non–life)   | This is the total amount of technical provisions for health (similar to non — life).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |

▼ **B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010/R0570           | Technical provisions — health (similar to non-life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to non-life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0580           | Technical provisions — health(similar to non -life) — Best estimate                              | <p>This is the total amount of best estimate of technical provisions for health business (similar to non-life).</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0590           | Technical provisions — health (similar to non — life) — Risk margin                              | <p>This is the total amount of risk margin of technical provisions for health business (similar to non-life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010–C0020/<br>R0600 | Technical provisions — life (excluding index-linked and unit-linked)                             | <p>Sum of the technical provisions life (excluding index-linked and unit-linked).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index- linked and unit — linked) is not possible, this item shall reflect the sum.</p> |
| C0010–C0020/<br>R0610 | Technical provisions — health (similar to life)  | <p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0620           | Technical provisions — health (similar to life) — technical provisions calculated as a whole     | <p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |

▼ B

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0010/R0630           | Technical provisions — health (similar to life) — Best estimate  | <p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>                                     |
| C0010/R0640           | Technical provisions — health (similar to life) — Risk margin  | <p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010–C0020/<br>R0650 | Technical provisions — life (excl. health and index–linked and unit–linked)  | <p>This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010/R0660           | Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>                        |
| C0010/R0670           | Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate                              | <p>This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0680           | Technical provisions — life (excl. health and index–linked and unit–linked) — Risk margin                                | <p>This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |

▼ B

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| C0010–C0020/<br>R0690 | Technical provisions —<br>index–linked and unit–linked  | This is the total amount of technical provisions for index — linked and unit — linked business.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.  |
| C0010/R0700           | Technical provisions —<br>index–linked and unit–linked<br>— technical provisions<br>calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable/hedgeable portfolio) for index — linked and unit — linked business.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0010/R0710           | Technical provisions —<br>index–linked and unit–linked<br>— Best estimate                                 | This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.<br><br>Best estimate shall be reported gross of reinsurance<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0010/R0720           | Technical provisions —<br>index–linked and unit–linked<br>— Risk margin                                   | This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0020/R0730           | Other technical provisions  | Other technical provisions, as recognised by undertakings in their statutory accounts, in accordance with the local GAAP or IFRS.   |
| C0010–C0020/<br>R0740 | Contingent liabilities  | A contingent liability is defined as:<br>a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or<br>b) a present obligation that arises from past events even if:<br>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or<br>(ii) the amount of the obligation cannot be measured with sufficient reliability.<br><br>The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35. |

▼ **B**

|                             | ITEM   | INSTRUCTIONS  |
|-----------------------------|--|---|
| C0010–C0020/<br>R0750       | Provisions other than technical provisions                         | Liabilities of uncertain timing or amount, excluding the ones reported under ‘Pension benefit obligations’.<br><br>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/<br>R0760       | Pension benefit obligations  | This is the total net obligations related to employees' pension scheme.   |
| C0010–C0020/<br>R0770       | Deposits from reinsurers   | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.   |
| C0010–C0020/<br>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/<br>R0790       | Derivatives  | A financial instrument or other contract with all three of the following characteristics:<br><br>(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’).<br><br>(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.<br><br>(c) It is settled at a future date.<br><br>Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010–C0020/R0190.<br><br>Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value. |
| C0010–C0020/<br>R0800       | Debts owed to credit institutions                                  | Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts.  |
| C0010–C0020/<br>R0810 (L20) | Financial liabilities other than debts owed to credit institutions | Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions.<br><br>Subordinated liabilities shall not be included here.  |

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| C0010–C0020/<br>R0820 | Insurance and intermediaries payables           | <p>Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions.</p> <p>Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking).</p> <p>Excludes loans &amp; mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities).</p> <p>It shall include payables from reinsurance accepted.</p> |
| C0010–C0020/<br>R0830 | Reinsurance payables                            | <p>Amounts payable, past due 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>  |
| C0010–C0020/<br>R0840 | Payables (trade, not insurance)                 | <p>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.</p>  |
| C0010–C0020/<br>R0850 | Subordinated liabilities                        | <p>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.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.</p>   |
| C0010–C0020/<br>R0860 | Subordinated liabilities not in Basic Own Funds | <p>Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.</p>   |
| C0010–C0020/<br>R0870 | Subordinated liabilities in Basic Own Funds     | <p>Subordinated liabilities classified in Basic Own Funds.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.</p>   |
| C0010–C0020/<br>R0880 | Any other liabilities, not elsewhere shown      | <p>This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.</p>   |

**▼ B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| C0010–C0020/<br>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<br>(statutory accounts value) | This is the total of excess of assets over liabilities of statutory accounts value column.  |

**S.02.02 — Assets and liabilities by currency****General comment:**

This section relates to annual submission of information for individual entities.

This template is to be filled in accordance to the Balance sheet (S.02.01). Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

This template is not required to be submitted if one single currency represents more than 90 % of assets and also of liabilities.

If submitted, information on the reporting currency shall always be reported regardless of the amount of assets and liabilities. Information reported by currency shall at least represent 90 % of the total assets and of the total liabilities. The remaining 10 % shall be aggregated. If a specific currency has to be reported for either assets or liabilities to comply with the 90 % rule then that currency shall be reported for both assets and liabilities.

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0010/R0010 | Currencies  | Identify the ISO 4217 alphabetic code of each currency to be reported.   |
| C0020/R0020 | Total value of all currencies — Investments (other than assets held for index-linked and unit-linked contracts)           | Report the total value of the investments (other than assets held for index-linked and unit-linked contracts) for all currencies.  |
| C0030/R0020 | Value of the reporting currency — Investments (other than assets held for index-linked and unit-linked contracts)         | Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for the reporting currency.  |
| C0040/R0020 | Value of the remaining other currencies — Investments (other than assets held for index-linked and unit-linked contracts) | Report the total value of the investments (other than assets held for index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.<br><br>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). |



▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0050/R0020 | Value of material currencies — Investments (other than assets held for index-linked and unit-linked contracts)   | Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for each of the currencies required to be reported separately.  |
| C0020/R0030 | Total value of all currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)       | Report the total value of other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for all currencies.  |
| C0030/R0030 | Value of the reporting currency — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)     | Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the reporting currency.  |
| C0040/R0030 | Value of remaining other currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) | Report the total value the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.<br><br>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.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br><br>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.<br><br>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.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br><br>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.<br><br>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.<br><br>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  |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br><br>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.<br><br>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       | ► <b>MI</b> 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     | ► <b>MI</b> 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 | ► <b>MI</b> 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.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130). ◀ |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0050/R0130 | Value of material currencies<br>— Deposits from reinsurers<br>and insurance, intermediaries<br>and reinsurance payables | ► <b>MI</b> Report the value of the deposits from reinsurers, insurance<br>and intermediaries payables and reinsurance payables for each of the<br>currencies required to be reported separately. ◀   |
| C0020/R0140 | Total value of all currencies<br>— Derivatives  | Report the total value of the derivatives for all currencies.   |
| C0030/R0140 | Value of the reporting<br>currency — Derivatives  | Report the value of the derivatives for the reporting currency.   |
| C0040/R0140 | Value of remaining other<br>currencies — Derivatives  | Report the total value of the derivatives for the remaining currencies<br>that are not reported by currency.<br><br>This means that this cell excludes the amount reported in the<br>reporting currency (C0030/R0140) and in the currencies reported<br>by currency (C0050/R0140).            |
| C0050/R0140 | Value of material currencies<br>— Derivatives   | Report the value of the derivatives for each of the currency required<br>to be reported separately.   |
| C0020/R0150 | Total value of all currencies<br>— Financial liabilities  | Report the total value of the financial liabilities for all currencies.   |
| C0030/R0150 | Value of the reporting<br>currency — Financial<br>liabilities   | Report the value of the financial liabilities for the reporting currency.   |
| C0040/R0150 | Value of remaining other<br>currencies — Financial<br>liabilities   | Report the total value of the financial liabilities for the remaining<br>currencies that are not reported by currency.<br><br>This means that this cell excludes the amount reported in the<br>reporting currency (C0030/R0150) and in the currencies reported<br>by currency (C0050/R0150).  |
| C0050/R0150 | Value of material currencies<br>— Financial liabilities   | Report the value of the financial liabilities for each of the currencies<br>required to be reported separately.   |
| C0020/R0160 | Total value of all currencies<br>— Contingent liabilities   | Report the total value of the Contingent liabilities for all currencies.  |
| C0030/R0160 | Value of the reporting<br>currency — Contingent<br>liabilities  | Report the value of the contingent liabilities for the reporting<br>currency.   |
| C0040/R0160 | Value of remaining other<br>currencies — Contingent<br>liabilities  | Report the total value of the contingent liabilities for the remaining<br>currencies that are not reported by currency.<br><br>This means that this cell excludes the amount reported in the<br>reporting currency (C0030/R0160) and in the currencies reported<br>by currency (C0050/R0160). |
| C0050/R0160 | Value of material currencies<br>— Contingent liabilities  | Report the value of the contingent liabilities for each of the<br>currencies required to be reported separately   |
| C0020/R0170 | Total value of all currencies<br>— Any other liabilities  | Report the total value of any other liabilities for all currencies.   |
| C0030/R0170 | Value of the reporting<br>currency — Any other<br>liabilities   | Report the value of any other liabilities for the reporting currency.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0040/R0170 | Value of remaining other currencies — Any other liabilities | Report the total value of any other liabilities for remaining currencies that are not reported by currency.<br><br>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.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200). |
| C0050/R0200 | Value of material currencies — Total liabilities            | Report the value of total liabilities for each of the currency required to be reported separately.  |

**S.03.01 — Off-balance sheet items — General****General comments:**

This section relates to annual submission of information for individual entities.

This section includes the information referring to off-balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Guarantees require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items shall not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

A contingent liability is defined as:

- a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- b) a present obligation that arises from past events even if:
  - i. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - ii. the amount of the obligation cannot be measured with sufficient reliability.

**▼ B**

Collateral is an asset with a monetary value or a commitment that secure the lender against the defaults of the borrower.

The guarantees listed in this template are not reported in S.03.02 and S.03.03. This means that only limited guarantees are to be reported in this template.

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0010 | Maximum value — Guarantees provided by the undertaking, including letters of credit  | Sum of all possible cash out-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party. It includes cash-flows related to letter of credit.<br><br>In case any guarantee is also identified as contingent liability under R0310, the maximum amount shall also be included in this row. |
| C0010/R0020 | Maximum value — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group  | Part of C0010/R0010 related to guarantees, including letters of credit, provided to other undertakings of the same group.   |
| C0020/R0010 | Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit   | Solvency II value of the guarantees provided by the undertaking, including letters of credit  |
| C0020/R0020 | Value of guarantee/collateral/contingent liabilities — Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group   | Part of C0020/R0010 related guarantees, including letters of credit provided to other undertakings of the same group.   |
| C0010/R0030 | Maximum value — Guarantees received by the undertaking, including letters of credit  | Sum of all possible cash in-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the undertaking from another party to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).   |
| C0010/R0040 | Maximum value — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group  | Part of C0010/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.  |
| C0020/R0030 | Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit   | Solvency II value of the guarantees received by the undertaking, including letters of credit.   |
| C0020/R0040 | Value of guarantee/collateral/contingent liabilities — Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group | Part of C0020/R0030 related to guarantees, including letters of credit received from other undertakings of the same group.  |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0020/R0100 | Value of guarantee/collateral/<br>contingent liabilities –Collateral<br>held for loans made or bonds<br>purchased            | Solvency II value of the collaterals held for loans made or<br>bonds purchased.   |
| C0020/R0110 | Value of guarantee/collateral/<br>contingent liabilities –Collateral<br>held for derivatives                                 | Solvency II value of the collaterals held for derivatives.  |
| C0020/R0120 | Value of guarantee/collateral/<br>contingent liabilities — Assets<br>pledged by reinsurers for ceded<br>technical provisions | Solvency II value of the assets pledged by reinsurers for ceded<br>technical provisions.  |
| C0020/R0130 | Value of guarantee/collateral/<br>contingent liabilities — Other<br>collateral held  | Solvency II value of other collaterals held.  |
| C0020/R0200 | Value of guarantee/collateral/<br>contingent liabilities –Total<br>collateral held   | Total Solvency II value of the collaterals held.  |
| C0030/R0100 | Value of assets for which collateral<br>is held — Collateral held for loans<br>made or bonds purchased                       | Solvency II value of the assets for which the collateral for loans<br>made or bonds purchased is held.                              |
| C0030/R0110 | Value of assets for which collateral<br>is held — Collateral held for<br>derivatives   | Solvency II value of the assets for which the collateral for<br>derivatives is held.  |
| C0030/R0120 | Value of assets for which collateral<br>is held — Assets pledged by<br>reinsurers for ceded technical<br>provisions          | Solvency II value of the assets for which the collateral on assets<br>pledged by reinsurers for ceded technical provisions is held. |
| C0030/R0130 | Value of assets for which collateral<br>is held — Other collateral held  | Solvency II value of the assets for which the other collateral is<br>held.  |
| C0030/R0200 | Value of assets for which collateral<br>is held — Total collateral held  | Total Solvency II value of the assets for which the total<br>collateral is held.  |
| C0020/R0210 | Value of guarantee/collateral/<br>contingent liabilities — Collateral<br>pledged for loans received or bonds<br>issued       | Solvency II value of the collaterals pledged for loans received<br>or bonds issued.   |
| C0020/R0220 | Value of guarantee/collateral/<br>contingent liabilities — Collateral<br>pledged for derivatives                             | Solvency II value of the collaterals pledged for derivatives.   |



▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0020/R0230 | Value of guarantee/collateral/<br>contingent liabilities — Assets<br>pledged to cedants for technical<br>provisions (reinsurance accepted)             | Solvency II value of the assets pledged to cedants for technical<br>provisions (reinsurance accepted).  |
| C0020/R0240 | Value of guarantee/collateral/<br>contingent liabilities — Other<br>collateral pledged   | Solvency II value of the collateral pledged for other collateral.   |
| C0020/R0300 | Value of guarantee/collateral/<br>contingent liabilities — Total<br>collateral pledged   | Total Solvency II value of the collateral pledged.  |
| C0040/R0210 | Value of liabilities for which<br>collateral is pledged — Collateral<br>pledged for loans received or bonds<br>issued                                  | Solvency II value of the liabilities for which the collateral for<br>loans received or bonds issued is pledged.   |
| C0040/R0220 | Value of liabilities for which<br>collateral is pledged — Collateral<br>pledged for derivatives  | Solvency II value of the liabilities for which the collateral for<br>derivatives is pledged.  |
| C0040/R0230 | Value of liabilities for which<br>collateral is pledged — Assets<br>pledged to cedants for technical<br>provisions (reinsurance accepted)              | Solvency II value of the liabilities for which the assets are<br>pledged to cedants for technical provisions (reinsurance<br>accepted).   |
| C0040/R0240 | Value of liabilities for which<br>collateral is pledged — Other<br>collateral pledged  | Solvency II value of the liabilities for which other collateral is<br>pledged.  |
| C0040/R0300 | Value of liabilities for which<br>collateral is pledged — Total<br>collateral pledged  | Total Solvency II value of the liabilities for which the collateral<br>is pledged.  |
| C0010/R0310 | Maximum value — Contingent<br>liabilities not in Solvency II<br>Balance Sheet  | Maximum possible value, regardless of their probability (i.e.<br>future cash out-flows required to settle the contingent liability<br>over the lifetime of that contingent liability, discounted at the<br>relevant risk-free interest rate term structure) of contingent<br>liabilities that are not included in those valued in Solvency II<br>Balance Sheet (item C0010/R0740 of S.02.01).<br><br>This shall relate to contingent liabilities that are not material.<br><br>This amount shall include guarantees reported in R0010 if<br>considered as contingent liabilities. |
| C0010/R0320 | Maximum value — Contingent<br>liabilities not in Solvency II<br>Balance Sheet, of which contingent<br>liabilities toward entities of the<br>same group | Part of C0010/R0310 related to contingent liabilities toward<br>entities of the same group.   |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0330 | Maximum value — Contingent liabilities in Solvency II Balance Sheet  | Maximum possible value, regardless of their probability (i.e. future cash outflows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet as defined in Article 11 of the Delegated Regulation (EU) 2015/35. |
| C0010/R0400 | Maximum value — Total Contingent liabilities   | Total maximum possible value regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities..   |
| C0020/R0310 | Value of guarantee/collateral/contingent liabilities — Contingent liabilities not in Solvency II Balance Sheet | Solvency II value of the contingent liabilities not in Solvency II Balance Sheet.   |
| C0020/R0330 | Value of guarantee/collateral/contingent liabilities — Contingent liabilities in Solvency II Balance Sheet     | Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value shall only be reported in relation to contingent liabilities for which a value in item C0010/R0330 in S.03.01 was reported.<br><br>If this value is lower than C0010/R0740 in S.02.01 an explanation shall be provided in the narrative reporting.   |

**S.03.02 — Off Balance-sheet items — list of unlimited guarantees received****General comments:**

This section relates to annual submission of information for individual entities.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

|       | ITEM                          | INSTRUCTIONS  |
|-------|-------------------------------|---|
| C0010 | Code of guarantee             | Code of guarantee received. This number, attributed by the undertaking, must be unique and consistent over time. It shall not be reused for other guarantees. |
| C0020 | Name of provider of guarantee | Identification of the name of the provider of the guarantee   |
| C0030 | Code of provider of guarantee | Identification code of provider using the Legal Entity Identifier (LEI) if available.<br><br>If not available this item shall not be reported.                |

▼ B

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0040 | Type of code of provider of guarantee             | <p>Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/>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 shall be used:</p> <p>1 — Belonging to the same group<br/>2 — Not belonging to the same group</p>  |
| C0060 | Triggering event(s) of guarantee                  | <p>Identify the triggering event. One of the options in the following closed list shall be used:</p> <p>1 — Bankruptcy filing International Swaps and Derivatives Association ('ISDA') credit event<br/>2 — Downgrading by a rating agency<br/>3 — Fall of SCR below a threshold but higher than 100 %<br/>4 — Fall of MCR below a threshold but higher than 100 %<br/>5 — Breach of SCR<br/>6 — Breach of MCR<br/>7 — Non-payment of a contractual obligation<br/>8 — Fraud<br/>9 — Breach of contractual obligation linked with the disposal of assets<br/>10 — Breach of contractual obligation linked with the acquisition of assets<br/>0 — Other</p> |
| C0070 | Specific triggering event (s) of guarantee        | <p>Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'.</p>  |
| C0080 | Effective date of guarantee                       | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the starting date of the coverage of the contract.</p>   |
| C0090 | Ancillary Own Funds                               | <p>Indication if the guarantee is classified as Ancillary Own Fund and is presented in the following items of S.23.01:</p> <p>— Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC (C0010/R0340)<br/>— Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC (C0010/R0350)</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Ancillary own fund<br/>2 — Not an ancillary own fund</p>   |

**▼ B****S.03.03 — Off Balance-sheet items — List of unlimited guarantees provided by the undertaking****General comments:**

This section relates to annual submission of information for individual entities.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0010 | Code of guarantee                                 | Code of guarantee provided. This number, attributed by the undertaking, must be unique and consistent over time. It shall not be reused for other guarantees.   |
| C0020 | Name of receiver of guarantee                     | Identification of the name of the receiver of the guarantee.  |
| C0030 | Code of receiver of guarantee                     | Identification code of receiver of guarantee using the using the Legal Entity Identifier (LEI) if available.<br>If none is available this item shall not be reported.   |
| C0040 | Type of code of receiver of guarantee             | Identification of the code used for the 'code of receiver of guarantee' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>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.<br>One of the options in the following closed list shall be used:<br>1 — Belonging to the same group<br>2 — Not belonging to the same group   |
| C0060 | Triggering event(s) of guarantee                  | List of triggering events. One of the options in the following closed list shall be used:<br>1 — Bankruptcy filing ISDA credit event<br>2 — Downgrading by a rating agency<br>3 — Fall of SCR below a threshold but higher than 100 %<br>4 — Fall of MCR below a threshold but higher than 100 %<br>5 — Breach of SCR<br>6 — Breach of MCR<br>7 — Non-payment of a contractual obligation<br>8 — Fraud<br>9 — Breach of contractual obligation linked with the disposal of assets<br>10 — Breach of contractual obligation linked with the acquisition of assets<br>0 — Other |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0070 | Estimation of the maximum value of guarantee | Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party |
| C0080 | Specific triggering event(s) of guarantee    | Description of the triggering event in case undertakings selected '0 — Other' for item C0060 'Triggering event(s) of guarantee'                          |
| C0090 | Effective date of guarantee                  | Identify the ISO 8601 (yyyy-mm-dd) code of the date indicating the start of the guarantee being valid.   |

**S.04.01 — Activity by country****General comments:**

This section relates to annual submission of information for individual entities.

This template is to be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. It shall however be fulfilled using the lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

When the insurance and reinsurance undertaking has business outside the home-country information shall be reported distinguishing between the home country, each of the other countries belonging to the European Economic Area and material non-EEA countries;

a) The information in relation to EEA countries shall cover the following:

- i. Business underwritten by the undertaking in the country where it is established;
- ii. Business underwritten by the undertaking under freedom to provide services ('FPS') in other EEA members;
- iii. Business underwritten by each EEA branch in the country where they are established;
- iv. Business underwritten by each EEA branch under freedom to provide services in other EEA members;
- v. Premiums written in the country under freedom to provide services by the undertaking or any of the undertaking's EEA branches;

b) Material non-EEA shall be reported when needed to report at least 90 % of the gross written premiums or if gross written premiums of a non-EEA country are higher than 5 % of the total gross written premiums;

c) The information not reported by non-EEA country shall be reported as a sum. The localisation of business by country shall depend on where the business is underwritten, meaning that the business performed by a branch under FPS shall be reported under the country where the branch is established.

Information shall include direct business and accepted reinsurance business and be presented gross, without deduction of reinsurance ceded.

▼ B

|       | ITEM             | INSTRUCTIONS   |
|-------|------------------|--|
| Z0010 | Line of Business | <p>Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> <li>21 — Proportional credit and suretyship reinsurance</li> <li>22 — Proportional legal expenses reinsurance</li> <li>23 — Proportional assistance reinsurance</li> <li>24 — Proportional miscellaneous financial loss reinsurance</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> <li>29 — Health insurance</li> <li>30 — Insurance with profit participation</li> <li>31 — Index-linked and unit-linked insurance</li> <li>32 — Other life insurance</li> <li>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</li> <li>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</li> <li>35 — Health reinsurance</li> <li>36 — Life reinsurance</li> </ol> |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Undertaking — Business underwritten in the home country, by the undertaking  | Amount of business underwritten in the home country, by the undertaking.<br>This excludes the business underwritten by branches and it excludes the business underwritten through FPS, by the undertaking in the EEA countries different from the home country. |
| C0020 | Undertaking — Business underwritten through FPS, by the undertaking in the EEA countries different from the home country | Business underwritten through FPS, by the undertaking in the EEA countries different from the home country.<br>This excludes the business underwritten by branches.   |
| C0030 | Undertaking — Business underwritten through FPS in the home country, by any EEA branch                                   | Business underwritten through FPS in the home country, by any EEA branch  |
| C0040 | All EEA members — Total business underwritten by all EEA branches in the country where they are established              | Total of business underwritten by EEA branches in the country where they are established.<br>This shall be the sum of C0080 for all branches.   |
| C0050 | All EEA members — Total business underwritten through FPS, by all EEA branches   | Total of business underwritten through FPS by EEA branches in countries of EEA where they are not established.<br>This shall be the sum of C0090 for all branches.  |
| C0060 | All EEA members — Total of the business underwritten through FPS by the undertaking and all EEA branches                 | Total of business underwritten through FPS by the undertaking and all EEA branches in EEA countries where they are not established.<br>This shall be the sum of C0100 for all branches.   |
| C0070 | Total business underwritten by all non-EEA branches  | Amount of the business underwritten by all non-EEA branches.  |
| C0080 | By EEA member — Business underwritten in the considered country, by the EEA branch established in this country           | Amount of business underwritten in the country, by the EEA branch that is established in this country.  |
| C0090 | By EEA member — Business underwritten through FPS, by the EEA branch established in the considered country               | Amount of business underwritten through FPS, by the EEA branch in the EEA countries where it is not established.  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0100       | By EEA member — Business underwritten in the considered country through FPS, by the undertaking or any EEA branch | Amount of business underwritten through FPS, by the undertaking or any EEA branch in the considered country.<br><br>This column shall be reported in relation to all EEA countries where the undertaking or any branch does business through FPS, except for the home country. In this latter case the relevant amount shall be reported in C0030.   |
| C0110       | By material non-EEA member — Business underwritten by material non-EEA country branches                           | Amount of business underwritten by material non-EEA country branches in the country where it is established.   |
| R0010/C0080 | Country   | ISO 3166-1 alpha-2 code of the EEA member where branch is established.   |
| R0010/C0090 | By EEA member — Country   | ISO 3166-1 alpha-2 code of the EEA member where the branch is established  |
| R0010/C0100 | By EEA member — Country   | ISO 3166-1 alpha-2 code of the EEA member where FPS is done  |
| R0010/C0110 | By material non-EEA member — Country  | ISO 3166-1 alpha-2 code of the non-EEA member where branch is established  |
| R0020       | Premiums written  | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| R0030       | Claims incurred   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.<br><br>This shall exclude claims management expenses.   |
| R0040       | Commissions   | Acquisition expenses incurred, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs.<br><br>For reinsurance undertakings, definition shall be applied mutatis mutandis. |

**S.04.02 — Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability****General comments:**

This section relates to annual submission of information for individual entities.

This template is to be reported according to Article 159 of directive 2009/138/EC and addresses only direct business.

Information shall be reported in relation to freedom to provide services performed by the undertaking and by EEA country, identifying separately the business performed by branch and through freedom to provide services.



▼ **B**

|                    | ITEM  | INSTRUCTIONS  |
|--------------------|---|---|
| C0010/R0010<br>... | Country   | ISO 3166-1 alpha-2 code of the EEA member where the branch is located   |
| C0010/R0020        | Undertaking — FPS — Frequency of claims for Motor Vehicle Liability (except carrier's liability)    | Number of claims, in relation to the business performed by the undertaking through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account.         |
| C0010/R0030        | Undertaking — FPS — Average cost of claims for Motor Vehicle Liability (except carrier's liability) | Average of claims incurred, in relation to the business performed by the undertaking through freedom to provide services, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.  |
| C0020/R0020<br>... | Branch — Frequency of claims for Motor Vehicle Liability (except carrier's liability)               | Number of claims, for each branch in relation to the business performed in the country where the branch is established, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account. |
| C0030/R0020<br>... | FPS — Frequency of claims for Motor Vehicle Liability (except carrier's liability)                  | Number of claims, for each branch in relation to the business performed through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account.            |
| C0020/R0030<br>... | Branch — Average cost of claims for Motor Vehicle Liability (except carrier's liability)            | Average of claims incurred, for each branch in relation to the business performed in the country where the branch is established, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.  |
| C0030/R0030<br>... | FPS — Average cost of claims for Motor Vehicle Liability (except carrier's liability)               | Average of claims incurred, for each branch in relation to the business performed through freedom to provide services, with regard to class 10 in Part A of Annex I of Solvency II Directive (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account.   |

**▼B****S.05.01 — Premiums, claims and expenses by line of business****General comments**

This section relates to quarterly and annual submission of information for individual entities.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using Solvency II lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required. The template is based on a year-to-date basis.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Non-life insurance and reinsurance obligations**

|                      |  |   |
|----------------------|--|---|
| C0010 to C0120/R0110 | Premiums written — Gross — Direct Business                       | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.                                |
| C0010 to C0120/R0120 | Premiums written — Gross — Proportional reinsurance accepted     | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.     |
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share                             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0010 to C0160/R0200 | Premiums written — Net   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0010 to C0120/R0210 | Premiums earned — Gross — Direct business                        | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.  |

▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0120/R0220 | Premiums earned — Gross — Proportional reinsurance accepted     | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.  |
| C0130 to C0160/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.  |
| C0010 to C0160/R0240 | Premiums earned — reinsurers' share                             | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.  |
| C0010 to C0160/R0300 | Premiums earned — Net   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0010 to C0120/R0310 | Claims incurred Gross — Direct business                         | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.                                 |
| C0010 to C0120/R0320 | Claims incurred Gross — Proportional reinsurance accepted       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.     |
| C0130 to C0160/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0160/R0340 | Claims incurred — Reinsurers' share                             | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.  |

▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0160/R0400 | Claims incurred — Net   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0010 to C0120/R0410 | Changes in other technical provisions — Gross — Direct business                       | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.  |
| C0010 to C0120/R0420 | Changes in other technical provisions — Gross — Proportional reinsurance accepted     | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.  |
| C0130 to C0160/R0430 | Changes in other technical provisions — Gross — Non-proportional reinsurance accepted | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.  |
| C0010 to C0160/R0440 | Changes in other technical provisions — Reinsurers' share                             | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.   |
| C0010 to C0160/R0500 | Changes in other technical provisions — Net   | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0010 to C0160/R0550 | Expenses incurred   | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  |
| C0010 to C0120/R0610 | Administrative expenses — Gross — direct business                                     | Administrative expenses incurred by the undertaking during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross direct business. |

## ▼ B

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0120/R0620 | Administrative expenses — Gross — Proportional reinsurance accepted     | <p>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.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |
| C0130 to C0160/R0630 | Administrative expenses — Gross — non proportional reinsurance accepted | <p>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.</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R0640 | Administrative expenses — reinsurers' share                             | <p>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.</p> <p>The amount relates to the reinsurer's share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R0700 | Administrative expenses — Net   | <p>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.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>             |

## ▼B

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0010 to C0120/R0710 | Investment management expenses — Gross — direct business                       | Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.<br><br>The amount relates to the gross direct business.  |
| C0010 to C0120/R0720 | Investment management expenses — Gross — proportional reinsurance accepted     | Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.<br><br>The amount relates to the gross proportional reinsurance accepted.  |
| C0130 to C0160/R0730 | Investment management expenses — Gross — non proportional reinsurance accepted | Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.<br><br>The amount relates to the gross non proportional reinsurance accepted.  |
| C0010 to C0160/R0740 | Investment management expenses — reinsurers' share                             | Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.<br><br>The amount relates to the reinsurers' share.<br><br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.   |
| C0010 to C0160/R0800 | Investment management expenses — Net   | Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.<br><br>The amount relates to the net investment management expenses.<br><br>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |

**▼ B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0010 to C0120/R0810 | Claims management expenses— Gross — direct business                        | <p>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).</p> <p>The amount relates to the gross direct business.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0010 to C0120/R0820 | Claims management expenses — Gross — Proportional reinsurance accepted     | <p>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).</p> <p>The amount relates to the gross proportional reinsurance accepted.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0130 to C0160/R0830 | Claims management expenses — Gross — Non-proportional reinsurance accepted | <p>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).</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0010 to C0160/R0840 | Claims management expenses — Reinsurers' share                             | <p>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).</p> <p>The amount relates to the reinsurers' share.</p> <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |

▼ **B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0010 to C0160/R0900 | Claims management expenses — Net                                     | <p>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).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall include the movement in provisions in claims management expenses.</p> |
| C0010 to C0120/R0910 | Acquisition expenses — Gross — direct business                       | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross direct business.</p>   |
| C0010 to C0120/R0920 | Acquisition expenses — Gross — Proportional reinsurance accepted     | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>   |
| C0130 to C0160/R0930 | Acquisition expenses — Gross — Non proportional reinsurance accepted | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the non-proportional reinsurance accepted.</p>   |
| C0010 to C0160/R0940 | Acquisition expenses — Reinsurers' share                             | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>            |



▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0160/R1000 | Acquisition expenses — Net  | <p>► <b>M1</b> Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertakings, the definition shall be applied mutatis mutandis.</p> <p>The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. ◀</p>               |
| C0010 to C0120/R1010 | Overhead expenses — Gross — direct business                       | <p>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).</p> <p>The amount relates to the gross direct business.</p>  |
| C0010 to C0120/R1020 | Overhead expenses — Gross — Proportional reinsurance accepted     | <p>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).</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |
| C0130 to C0160/R1030 | Overhead expenses — Gross — Non proportional reinsurance accepted | <p>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).</p> <p>The amount relates to the gross — non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R1040 | Overhead expenses — Reinsurers' share                             | <p>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).</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |

**▼ B**

|                         | ITEM                       | INSTRUCTIONS  |
|-------------------------|----------------------------|---|
| C0010 to<br>C0160/R1100 | Overhead expenses —<br>Net | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0200/<br>R0110–R1100   | Total                      | Total for different items for all Lines of Business.  |
| C0200/R1200             | Other expenses             | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0200/R1300             | Total expenses             | Amount of all technical expenses  |

**Life insurance and reinsurance obligations**

|                         |   |  |
|-------------------------|---|--|
| C0210 to<br>C0280/R1410 | Premiums written —<br>Gross             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.<br><br>It includes both direct and reinsurance business. |
| C0210 to<br>C0280/R1420 | Premiums written —<br>Reinsurers' share | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.  |
| C0210 to<br>C0280/R1500 | Premiums written — net                  | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0210 to<br>C0280/R1510 | Premiums earned —<br>Gross              | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.  |
| C0210 to<br>C0280/R1520 | Premiums earned —<br>reinsurers' share  | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.   |
| C0210 to<br>C0280/R1600 | Premiums earned — Net                   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |

▼ **B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0210 to C0280/R1610 | Claims incurred — Gross                                  | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>   |
| C0210 to C0280/R1620 | Claims incurred — Reinsurers' share                      | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>   |
| C0210 to C0280/R1700 | Claims incurred — Net                                    | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>   |
| C0210 to C0280/R1710 | Changes in other technical provisions — Gross            | <p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</p>   |
| C0210 to C0280/R1720 | Change in other technical provisions — Reinsurers' share | <p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.</p>   |
| C0210 to C0280/R1800 | Change in other technical provisions — Net               | <p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>  |
| C0210 to C0280/R1900 | Expenses incurred  | <p>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</p>  |
| C0210 to C0280/R1910 | Administrative expenses — Gross                          | <p>Administrative expenses incurred by the undertaking during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the gross direct and reinsurance business.</p> |

▼ **B**

|                         | ITEM   | INSTRUCTIONS   |
|-------------------------|--|--|
| C0210 to<br>C0280/R1920 | Administrative expenses<br>— reinsurers' share           | <p>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.</p> <p>The amount relates to the reinsurer's share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to<br>C0280/R2000 | Administrative expenses<br>— Net                         | <p>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.</p> <p>The amount relates to the net administrative expenses.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |
| C0210 to<br>C0280/R2010 | Investment management<br>expenses — Gross                | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross direct and reinsurance business.</p>   |
| C0210 to<br>C0280/R2020 | Investment management<br>expenses — reinsurers'<br>share | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>  |

▼ **B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0210 to C0280/R2100 | Investment management expenses — Net           | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the net investment management expenses.</p> <p>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |
| C0210 to C0280/R2110 | Claims management expenses — Gross             | <p>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).</p> <p>The amount relates to the gross direct and reinsurance business.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0210 to C0280/R2120 | Claims management expenses — Reinsurers' share | <p>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).</p> <p>The amount relates to the reinsurers' share.</p> <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2200 | Claims management expenses — Net               | <p>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).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |

▼ **B**

|                      | ITEM                                     | INSTRUCTIONS  |
|----------------------|--|---|
| C0210 to C0280/R2210 | Acquisition expenses — Gross             | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.<br><br>The amount relates to the gross direct and reinsurance business.  |
| C0210 to C0280/R2220 | Acquisition expenses — Reinsurers' share | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.<br><br>The amount relates to the reinsurers' share.<br><br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.   |
| C0210 to C0280/R2300 | Acquisition expenses — Net               | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.<br><br>The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0210 to C0280/R2310 | Overhead expenses — Gross                | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The amount relates to the gross direct and reinsurance business.  |
| C0210 to C0280/R2320 | Overhead expenses — Reinsurers' share    | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The amount relates to the reinsurers' share.<br><br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |

**▼ B**

|                         | ITEM                          | INSTRUCTIONS  |
|-------------------------|-------------------------------|---|
| C0210 to<br>C0280/R2400 | Overhead expenses —<br>Net    | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0300/<br>R1410–R2400   | Total                         | Total for different items for all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0300/R2500             | Other expenses                | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0300/R2600             | Total expenses                | Amount of all technical expenses.   |
| C0210 to<br>C0280/R2700 | Total amount of<br>surrenders | This amount represents the total amount of surrenders occurred during the year.<br><br>This amount is also reported under claims incurred (item R1610).   |

**S.05.02 — Premiums, claims and expenses by country****General comments:**

This section relates to annual submission of information for individual entities.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. The template is based on a year-to-date basis. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

The following criteria for the classification by country shall be used:

- The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums;
- For the direct insurance business for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Medical expense’, ‘Income protection’, ‘Workers’ compensation’, ‘Fire and other damage to property’ and ‘Credit and suretyship’ information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- For direct insurance business for all other line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, information shall be reported by country where the contract was entered into;

**▼ B**

— For proportional and non-proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

For the purposes of this template ‘country where the contract was entered into’ means:

- a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- b) The country where the branch is located (host country) when the contract was sold through a branch;
- c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Non-life insurance and reinsurance obligations**

|                      |  |   |
|----------------------|--|---|
| C0020 to C0060/R0010 | Top 5 countries (by amount of gross premiums written) — non-life obligations | Identify the ISO 3166-1 alpha-2 code of the countries being reported for the non-life obligations.  |
| C0080 to C0140/R0110 | Premiums written — Gross — Direct Business                                   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.                                |
| C0080 to C0140/R0120 | Premiums written — Gross — Proportional reinsurance accepted                 | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.     |
| C0080 to C0140/R0130 | Premiums written — Gross — Non proportional reinsurance accepted             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0080 to C0140/R0140 | Premiums written — Reinsurers' share   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0080 to C0140/R0200 | Premiums written — net   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0080 to C0140/R0210 | Premiums earned — Gross — Direct business                                    | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.  |



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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0080 to C0140/R0220 | Premiums earned — Gross — Proportional reinsurance accepted     | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.  |
| C0080 to C0140/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.  |
| C0080 to C0140/R0240 | Premiums earned — reinsurers' share                             | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.  |
| C0080 to C0140/R0300 | Premiums earned — Net   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0080 to C0140/R0310 | Claims incurred Gross — Direct business                         | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.                           |
| C0080 to C0140/R0320 | Claims incurred Gross — Proportional reinsurance accepted       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable:<br><br>the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.. |
| C0080 to C0140/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.     |
| C0080 to C0140/R0340 | Claims incurred — Reinsurers' share                             | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses..   |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0080 to C0140/R0400 | Claims incurred — Net   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0410 | Changes in other technical provisions — Gross — Direct business                       | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.  |
| C0080 to C0140/R0420 | Changes in other technical provisions — Gross — Proportional reinsurance accepted     | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.  |
| C0080 to C0140/R0430 | Changes in other technical provisions — Gross — Non-proportional reinsurance accepted | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.  |
| C0080 to C0140/R0440 | Changes in other technical provisions — Reinsurers' share                             | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.   |
| C0080 to C0140/R0500 | Changes in other technical provisions — Net   | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0080 to C0140/R0550 | Expenses incurred   | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  |
| C0140/R1200          | Other expenses  | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc  |
| C0140/R1300          | Total expenses  | Amount of all technical expenses corresponding to countries covered by this template.  |

**Life insurance and reinsurance obligations**

|                      |  |   |
|----------------------|--|---|
| C0160 to C0200/R1400 | Top 5 countries (by amount of gross premiums written) — life obligations | Identify the ISO 3166-1 alpha-2 code of the countries being reported for the life obligations.  |
| C0220 to C0280/R1410 | Premiums written — Gross   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |

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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0220 to C0280/R1420 | Premiums written — Reinsurers' share          | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0220 to C0280/R1500 | Premiums written — net                        | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0220 to C0280/R1510 | Premiums earned — Gross                       | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business.   |
| C0220 to C0280/R1520 | Premiums earned — reinsurers' share           | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.  |
| C0220 to C0280/R1600 | Premiums earned — Net                         | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0220 to C0280/R1610 | Claims incurred — Gross                       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses.   |
| C0220 to C0280/R1620 | Claims incurred — Reinsurers' share           | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses.  |
| C0220 to C0280/R1700 | Claims incurred — Net                         | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1710 | Changes in other technical provisions — Gross | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.  |

**▼ B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0220 to C0280/R1720 | Change in other technical provisions — Reinsurers' share | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.  |
| C0220 to C0280/R1800 | Change in other technical provisions — Net               | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0220 to C0280/R1900 | Expenses incurred  | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.   |
| C0280/R2500          | Other expenses   | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0280/R2600          | Total expenses   | Amount of all technical expenses corresponding to countries covered by this template.   |

**S.06.01 — Summary of assets****General comments:**

This section relates to annual submission of information for individual entities. This template is relevant only for the insurance and reinsurance undertakings exempted from the annual submission of information in templates S.06.02 or S.08.01 in accordance with Article 35 (7) of Directive 2009/138/EC.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation.

This template contains a summary of information on assets and derivatives regarding the undertaking as a whole, including assets and derivatives held in unit linked and index linked contracts.

Items shall be reported with positive values unless its Solvency II value is negative (e.g. the case of derivatives that are a liability of the undertaking).

|                      | ITEM          | INSTRUCTIONS  |
|----------------------|---------------|---|
| C0010 to C0060/R0010 | Assets listed | Value of listed assets by portfolio.<br>For the purpose of this template an asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.<br>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).<br>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used. |

**▼ B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0010 to C0060/R0020 | Assets that are not listed in a stock exchange | <p>Value of assets not listed in a stock exchange, by portfolio.</p> <p>For the purpose of this template, not listed assets are the ones that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring-fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |
| C0010 to C0060/R0030 | Assets that are not exchange tradable          | <p>Value of assets that are not exchange tradable, by portfolio.</p> <p>For the purpose of this template, not exchange tradable assets are the ones that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0040 | Government bonds                               | <p>Value of assets classifiable under asset category 1 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |
| C0010 to C0060/R0050 | Corporate bonds                                | <p>Value of assets classifiable under asset category 2 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |

**▼ B**

|                      | ITEM                               | INSTRUCTIONS   |
|----------------------|------------------------------------|--|
| C0010 to C0060/R0060 | Equity                             | <p>Value of assets classifiable under asset category 3 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0070 | Collective Investment Undertakings | <p>Value of assets classifiable under asset category 4 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0080 | Structured notes                   | <p>Value of assets classifiable under asset category 5 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0090 | Collateralised securities          | <p>Value of assets classifiable under asset category 6 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0100 | Cash and deposits                  | <p>Value of assets classifiable under asset category 7 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |

**▼ B**

|                      | ITEM                | INSTRUCTIONS   |
|----------------------|---------------------|--|
| C0010 to C0060/R0110 | Mortgages and loans | <p>Value of assets classifiable under asset category 8 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0120 | Properties          | <p>Value of assets classifiable under asset category 9 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0130 | Other investments   | <p>Value of assets classifiable under asset category 0 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0140 | Futures             | <p>Value of assets classifiable under asset category A of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0150 | Call options        | <p>Value of assets classifiable under asset category B of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |

**▼ B**

|                      | ITEM               | INSTRUCTIONS   |
|----------------------|--------------------|--|
| C0010 to C0060/R0160 | Put options        | <p>Value of assets classifiable under asset category C of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0170 | Swaps              | <p>Value of assets classifiable under asset category D of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0180 | Forwards           | <p>Value of assets classifiable under asset category E of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0190 | Credit derivatives | <p>Value of assets classifiable under asset category F of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |

**S.06.02 — List of assets****General comments:**

This section relates to quarterly and annual submission of information for individual entities.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to Complementary Identification Code ('CIC') refer to Annex VI — CIC table of this Regulation.



**▼B**

This template shall reflect the list of all assets included in the Balance-sheet classifiable as asset categories 0 to 9 of Annex IV — Assets Categories of this Regulation. In particular in case of securities lending and repurchase agreements the underlying securities that are kept in the Balance-sheet shall be reported in this template.

This template contains an item-by-item list of assets held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories 0 to 9 (in case of unit-linked and index-linked product managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to this products shall not be reported), with the following exceptions:

- a) Cash shall be reported in one row per currency, for each combination of items C0060, C0070, C0080 and C0090;
- b) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year shall be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- c) Mortgages and loans to individuals, including loans on policies, shall be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- d) Deposits to cedants shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090;
- e) Plant and equipment for the own use of the undertaking shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090.

This template comprises two tables: Information on positions held and Information on assets.

**▼MI**

On the table Information on positions held, each asset shall 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.

**▼B**

On the table Information on assets, each asset shall be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions ('ECAI') (C0330) may be limited (not reported) in the following circumstances:

- a) through a decision of the national supervisory authority ('NSA') under Article 35 (6) and (7) of the Directive 2009/138/EC; or
- b) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

**▼ B**

|                                      | ITEM               | INSTRUCTIONS  |
|--------------------------------------|--------------------|---|
| <b>Information on positions held</b> |                    |   |
| C0040                                | Asset ID Code      | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <p>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Life</li> <li>2 — Non-life</li> <li>3 — Ring fenced funds</li> <li>4 — Other internal funds</li> <li>5 — Shareholders' funds</li> <li>6 — General</li> </ul>  |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.   |
| C0070 | Fund number  | Applicable to assets held in ring fenced funds or other internal funds (defined according to national markets).<br><br>Number which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the funds in other templates. It shall not be re-used for a different fund.   |
| C0080 | Matching portfolio number                            | Number which is attributed by the undertaking, corresponding to the unique number assigned to each matching adjustment portfolio as prescribed in Article 77b(1)(a) of Directive 2009/138/EC. This number has to be consistent over time and shall be used to identify the matching adjustment portfolio in other templates. It shall not be re-used for a different matching adjustment portfolio.  |
| C0090 | Asset held in unit linked and index linked contracts | Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:<br><br>1 — Unit-linked or index-linked<br><br>2 — Neither unit-linked nor index-linked   |
| C0100 | Asset pledged as collateral                          | Identify assets kept in the undertaking's balance-sheet that are pledged as collateral. For partially pledged assets two rows for each asset shall be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list shall be used for the pledged part of the asset:<br><br>1 — Assets in the balance sheet that are collateral pledged<br><br>2 — Collateral for reinsurance accepted<br><br>3 — Collateral for securities borrowed<br><br>4 — Repos<br><br>9 — Not collateral   |
| C0110 | Country of custody                                   | ► <b>MI</b> 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. ◀<br><br>In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody.<br><br>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason.<br><br>Regarding CIC Category 9, excluding CIC 95 — Plant and equipment (for own use), the issuer country is assessed by the address of the property. |

▼ **B**

|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0120 | Custodian                | <p>Name of the financial institution that is the custodian.</p> <p>In case of the same asset being held in custody in more than one custodian, each asset shall be reported separately in as many rows as needed in order to properly identify all custodians.</p> <p>When available, this item corresponds to the entity name in the LEI database. When this is not available it corresponds to the legal name.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC category 9 — Property.</p> |
| C0130 | Quantity                 | <p>Number of assets, for relevant assets.</p> <p>This item shall not be reported if item Par amount (C0140) is reported.</p>  |
| C0140 | Par amount               | <p>► <b>MI</b> 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 shall 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 shall be used:</p> <ol style="list-style-type: none"> <li>1 — quoted market price in active markets for the same assets</li> <li>2 — quoted market price in active markets for similar assets</li> <li>3 — alternative valuation methods</li> <li>4 — adjusted equity methods (applicable for the valuation of participations)</li> <li>5 — IFRS equity methods (applicable for the valuation of participations)</li> <li>6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35</li> </ol>                     |
| 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>► <b>MI</b> Value calculated as defined by article 75 of the Directive 2009/138/EC, which corresponds to:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant;</li> <li>— Solvency II value of the asset for assets classifiable under asset categories 71 and 9. ◀</li> </ul>           |

**▼ B**

|       | ITEM             | INSTRUCTIONS  |
|-------|------------------|---|
| C0180 | Accrued interest | Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total Solvency II amount. |

|  | ITEM | INSTRUCTION |
|--|------|-------------|
|--|------|-------------|

**Information on assets**

|       |                    |   |
|-------|--------------------|---|
| C0040 | Asset ID Code      | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)+</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'..</p> |
| C0190 | Item Title         | Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking.   |

**▼ B**

|       | ITEM        | INSTRUCTION   |
|-------|-------------|---|
|       |             | <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain ‘Loans to AMSB members’ i.e. loans to the Administrative, Management and Supervisory Body (‘AMSB’) or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line.</li> <li>— 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.</li> </ul>   |
| C0200 | Issuer Name | <p>Name of the issuer, defined as the entity that issues assets to investors. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity;</li> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain ‘Loans to AMSB members’ or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised;</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul> |
| C0210 | Issuer Code | <p>Identification of the issuer 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"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul>  |

▼ **B**

|       | ITEM                | INSTRUCTION   |
|-------|---------------------|---|
| 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 shall be used:</p> <p>1 — LEI</p> <p>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</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). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411').</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul> |
| C0240 | Issuer Group        | <p>Name of issuer's ultimate parent entity. For collective investment undertakings the group relation relates to the fund manager.</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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul>   |

▼B

|       | ITEM                      | INSTRUCTION  |
|-------|---------------------------|--|
| C0250 | Issuer Group Code         | <p>Issuer group's identification 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"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul>   |
| C0260 | Type of issuer group code | <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>  |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul> <p>One of the options shall be used:</p> <ul style="list-style-type: none"> <li>— ISO 3166–1 alpha–2 code</li> <li>— XA: Supranational issuers</li> <li>— EU: European Union Institutions</li> </ul> |
| C0280 | Currency                  | Identify the ISO 4217 alphabetic code of the currency of the issue.  |



**▼ B**

|       | ITEM | INSTRUCTION  |
|-------|------|--|
|       |      | <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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.</li> </ul> |
| C0290 | CIC  | Complementary Identification Code used to classify assets, as set out in Annex VI — CIC Table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.   |

**▼ M1**

|       |                           |  |
|-------|---------------------------|--|
| C0300 | Infrastructure investment | <p>Identify if the asset is an infrastructure investment as defined in article 1 (55a) and (55b) of Commission Delegated Regulation (EU) 2015/35.</p> <p>One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Not an infrastructure investment</li> <li>2 — Infrastructure non-qualifying: Government Guarantee (Government, Central bank, Regional government or local authority)</li> <li>3 — Infrastructure non-qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)</li> <li>4 — Infrastructure non-qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation)</li> <li>9 — Infrastructure non-qualifying: Other non-qualifying infrastructure loans or investments, not classified under the above categories</li> <li>12 — Infrastructure qualifying: Government Guarantee (Government, Central bank, Regional government or local authority)</li> <li>13 — Infrastructure qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)</li> <li>14 — Infrastructure qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation)</li> <li>19 — Infrastructure qualifying: Other qualifying infrastructure investments, not classified in the above categories.</li> <li>20 — European Long-Term Investment Fund (ELTIF investing in infrastructure assets and ELTIF investing in other — non infrastructure — assets)</li> </ul> |
|-------|---------------------------|--|

**▼ B**

|       |  |   |
|-------|--|---|
| C0310 | Holdings in related undertakings, including participations | <p>Only applicable to asset categories 3 and 4.</p> <p>Identify if an equity and other share is a participation. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Not a participation</li> <li>2 — Is a participation</li> </ul> |
|-------|--|---|

**▼ B**

|       | ITEM                | INSTRUCTION  |
|-------|---------------------|--|
| C0320 | External rating     | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Rating of the asset at the reporting reference date issued by the nominated credit assessment institution (ECAI).</p> <p>This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p>  |
| C0330 | Nominated ECAI      | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.</p> <p>This item shall be reported when External rating (C0320) is reported.</p>  |
| C0340 | Credit quality step | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Identify the credit quality step attributed to the asset, as defined by Article 109a(1) of Directive 2009/138/EC.</p> <p>The credit quality step shall in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>0 — Credit quality step 0</li> <li>1 — Credit quality step 1</li> <li>2 — Credit quality step 2</li> <li>3 — Credit quality step 3</li> <li>4 — Credit quality step 4</li> <li>5 — Credit quality step 5</li> <li>6 — Credit quality step 6</li> <li>9 — No rating available</li> </ul> |
| C0350 | Internal rating     | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Internal rating of assets for undertakings using an internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.</p>   |
| C0360 | Duration            | <p>Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for collective investment undertaking mainly invested in bonds), 5 and 6.</p> <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 shall be used. The duration shall be calculated based on economic value.</p>   |

**▼ B**

|       | ITEM  | INSTRUCTION  |
|-------|---|--|
| C0370 | Unit Solvency II price                          | Amount in reporting currency for the asset, if relevant.<br>This item shall be reported if a 'quantity' (C0130) has been provided in the first part of the template ('Information on positions held').<br>This item shall not be reported if item Unit percentage of par amount Solvency II price (C0380) is reported.   |
| C0380 | Unit percentage of par amount Solvency II price | ► <b>M1</b> Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.<br>This item shall be reported if a 'par amount' information (C0140) has been provided in the first part of the template ('Information on positions held') except for CIC category 71 and 9.<br>This item shall not be reported if item Unit Solvency II price (C0370) is reported. ◀   |
| C0390 | Maturity date                                   | Only applicable for CIC categories 1, 2, 5, 6, and 8, CIC 74 and CIC 79.<br>Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date.<br>It corresponds always to the maturity date, even for callable securities.<br>The following shall be considered:<br>— For perpetual securities use '9999-12-31'<br>— For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported. |

**S.06.03 — Collective investment undertakings — look-through approach****General comments:**

This section relates to quarterly and annual submission of information for individual entities.

This template contains information on the look through of collective investment undertakings or investments packaged as funds, including when they are participations, by underlying asset category, country of issue and currency. The look through shall be performed until the asset categories, countries and currencies are identified. In case of funds of funds the look-through shall follow the same approach.

For the identification of countries the look-through should be implemented in order to identify all countries that represent more than 5 % of the fund being looked-through and until 90 % of the value of the fund is identified by country.

Quarterly information shall only be reported when the ratio of collective investments undertakings held by the undertaking to total investments, measured as the ratio between item C0010/R0180 of template S.02.01 plus collective investments undertakings included in item C0010/R0220 of template S.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template S.02.01, is higher than 30 %.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

**▼B**

The asset categories referred to in this template are the ones defined in Annex IV  
— Assets Categories of this Regulation and references to CIC codes refer to  
Annex VI — CIC table of this Regulation.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0010 | Collective Investments Undertaking ID Code      | Asset ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time  |
| C0020 | Collective Investments Undertaking ID Code type | Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used:<br>1 — ISO/6166 for ISIN<br>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)<br>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)<br>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)<br>6 — BBGID (The Bloomberg Global ID)<br>7 — Reuters RIC (Reuters instrument code)<br>8 — FIGI (Financial Instrument Global Identifier)<br>9 — Other code by members of the Association of National Numbering Agencies<br>99 — Code attributed by the undertaking |
| C0030 | Underlying asset category                       | Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list shall be used:<br>1 — Government bonds<br>2 — Corporate bonds<br>3L — Listed equity<br>3X — Unlisted equity<br>4 — Collective Investment Undertakings<br>5 — Structured notes<br>6 — Collateralised securities<br>7 — Cash and deposits<br>8 — Mortgages and loans<br>9 — Properties<br>0 — Other investments (including receivables)<br>A — Futures<br>B-Call Options<br>C — Put Options<br>D — Swaps  |

**▼ B**

|       | ITEM             | INSTRUCTIONS   |
|-------|------------------|--|
|       |                  | E — Forwards<br>F — Credit derivatives<br>L — Liabilities<br>When the look-through regards a fund of funds, category '4 — Collective Investment Units' shall be used only for non-material residual values.  |
| C0040 | Country of issue | Breakdown of each asset category identified in C0030 by issuer country. Identify the country of localisation of the issuer.<br>The localisation of the issuer is assessed by the address of the entity issuing the asset.<br>One of the options shall be used:<br>— ISO 3166-1 alpha-2 code<br>— XA: Supranational issuers<br>— EU: European Union Institutions<br>— AA: aggregated countries due to application of threshold<br>This item is not applicable to Categories 8 and 9 as reported in C0030. |
| C0050 | Currency         | Identify whether the currency of the asset category is the reporting currency or a foreign currency. All other currencies than the reporting currency are referred to as foreign currencies. One of the options in the following closed list shall be used:<br>1 — Reporting currency<br>2 — Foreign currency  |
| C0060 | Total amount     | Total amount invested by asset category, country and currency through collective investment undertakings.<br>For liabilities a positive amount shall be reported.<br>For derivatives the Total amount can be positive (if an asset) or negative (if a liability).  |

**S.07.01 — Structured products****General comments:**

This section relates to annual submission of information for individual entities.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template contains an item-by-item list of structured products held directly by the undertaking in its portfolio (i.e. not on a look-through basis). Structured products are defined as assets falling into the asset categories 5 (Structured notes) and 6 (Collateralised securities).

This template shall only be reported when the amount of structured products, measured as the ratio between assets classified as asset categories 5 (Structured notes) and 6 (Collateralised securities) as defined in Annex IV — Asset Categories of this Regulation and the sum of item C0010/R0070 and C0010/R0220 of template S.02.01, is higher than 5 %.

**▼ B**

In some cases the types of structured products (C0070) identify the derivative embedded in the structured product. In this case this classification shall be used when the structured product has the referred derivative embedded.

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
| C0040 | Asset ID Code      | <p>The Identification code of the structured product, as reported in S.06.02. using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. The code used shall be kept consistent over time and shall not be reused for other product.</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.</p> |
| C0060 | Collateral type    | <p>Identify the type of collateral, using the assets categories defined in Annex IV — Assets Categories. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Government bonds</li> <li>2 — Corporate bonds</li> <li>3 — Equity</li> <li>4 — Collective Investment Undertakings</li> <li>5 — Structured notes</li> <li>6 — Collateralised securities</li> </ul>   |

▼ **B**

|       | ITEM                       | INSTRUCTIONS  |
|-------|----------------------------|---|
|       |                            | <p>7 — Cash and deposits</p> <p>8 — Mortgages and loans</p> <p>9 — Properties</p> <p>0 — Other investments</p> <p>10 — No collateral</p> <p>When more than one category of collateral exists for one single structured product, the most representative one shall be reported.</p>  |
| C0070 | Type of structured product | <p>Identify the type of structure of the product. One of the options in the following closed list shall be used:</p> <p>1 — Credit linked notes</p> <p>Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options)</p> <p>2 — Constant maturity swaps</p> <p>(security with an embedded interest rate swap ('IRS'), where the floating interest portion is reset periodically according to a fixed maturity market rate.)</p> <p>3 — Asset backed securities</p> <p>(security that has an asset as collateral.)</p> <p>4 — Mortgage backed securities</p> <p>(security that has real estate as collateral.)</p> <p>5 — Commercial mortgage backed securities</p> <p>(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</p> <p>(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</p> <p>(security that has 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</p> <p>(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</p> <p>(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> |

▼ **B**

|       | ITEM                                    | INSTRUCTIONS  |
|-------|---|---|
| C0080 | Capital protection                      | <p>Identify whether the product has capital protection. One of the options in the following closed list shall be used:</p> <p>1 — Full capital protection</p> <p>2 — Partial capital protection</p> <p>3 — No capital protection</p>  |
| C0090 | Underlying security/<br>index/portfolio | <p>Describe the type of underlying. One of the options in the following closed list shall be used:</p> <p>1 — Equity and Funds (a selected group or basket of equities)</p> <p>2 — Currency (a selected group or basket of currencies)</p> <p>3 — Interest rate and yields (bond indices, yield curves, differences in prevailing interest rates on shorter and longer-term maturities, credit spreads, inflation rates and other interest rate or yield benchmarks)</p> <p>4 — Commodities (a selected, basic good or group of goods)</p> <p>5 — Index (performance of a selected index)</p> <p>6 — Multi (allowing for a combination of the possible types listed above)</p> <p>9 — Others not covered by the previous options (e.g. other economic indicators)</p> |
| C0100 | Callable or Puttable                    | <p>Identify whether the product has call and/or put features, or both, if applicable. One of the options in the following closed list shall be used:</p> <p>1 — Call by the buyer</p> <p>2 — Call by the seller</p> <p>3 — Put by the buyer</p> <p>4 — Put by the seller</p> <p>5 — Any combination of the previous options</p>   |
| C0110 | Synthetic structured product            | <p>Identify if it is a structured products without any transfer of assets (e.g. products that will not give rise to any delivery of assets, except cash, if an adverse/favourable event occurs). One of the options in the following closed list shall be used:</p> <p>1 — Structured product without any transfer of asset</p> <p>2 — Structured product with transfer of asset</p>  |
| C0120 | Prepayment structured product           | <p>Identify if it is a structured products which have the possibility of prepayment, considered as an early unscheduled return of principal. One of the options in the following closed list shall be used:</p> <p>1 — Prepayment structured product</p> <p>2 — Not a prepayment structured product</p>   |
| C0130 | Collateral value                        | <p>Total amount of collateral attached to the structured product despite the nature of the collateral.</p> <p>In case of collateralisation on a portfolio basis, only the value referred to the single contract must be reported and not the total.</p>   |
| C0140 | Collateral portfolio                    | <p>This item informs if the collateral to the structured product covers only one structured product or more than one structured product that is held by the undertaking. Net positions refer to the positions held on structured products. One of the options in the following closed list shall be used:</p>   |



**▼ B**

|       | ITEM                   | INSTRUCTIONS   |
|-------|------------------------|--|
|       |                        | 1 — Collateral calculated on the basis of net positions resulting from a set of contracts<br>2 — Collateral calculated on the basis of a single contract<br>10 — No collateral   |
| C0150 | Fixed annual return    | Identify the coupon (reported as a decimal), if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).   |
| C0160 | Variable annual return | Identify variable rate of return, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). It is most commonly identified as a benchmark market rate plus a spread, or as dependent on the performance of a portfolio or index (underlying dependent) or more complex returns set by the path of the underlying asset's price (path dependent), among others. |
| C0170 | Loss given default     | The percentage (reported as a decimal, e.g. 5 % shall be reported as 0,05) of the invested amount that will not be recovered following default, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).<br><br>If information is not defined in the contract this item shall not be reported. This item is not applicable for non-credit structured product. |
| C0180 | Attachment point       | The contractually defined loss percentage (reported as a decimal) above which the losses affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product.   |
| C0190 | Detachment point       | The contractually defined loss percentage (reported as a decimal) above which the losses cease to affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product.  |

**S.08.01 — Open derivatives****General comments:**

This section relates to quarterly and annual submission of information for individual entities.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation. This template contains an item-by-item list of derivatives held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories A to F.

**▼ M1**

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 shall be included.

**▼ B**

Information shall include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

**▼ B**

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

- a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').
- b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.
- c) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances:

- c) through a decision of the national supervisory authority under Article 35 (6) and (7) of the Directive 2009/138/EC; or
- d) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

|                                      | ITEM               | INSTRUCTIONS   |
|--------------------------------------|--------------------|--|
| <b>Information on positions held</b> |                    |  |
| C0040                                | Derivative ID Code | Derivative ID code using the following priority: <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0050 | Derivative ID Code type                                    | <p>Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:</p> <p>1 — ISO/6166 for ISIN</p> <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 shall 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 shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall 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 shall be used to identify the funds in other templates. It shall 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 shall 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                       | <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 shall be reported.</p>  |

▼ B

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>Identification code of the instrument underlying the derivative using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> <li>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one</li> </ul> <p>If the underlying is an index then the code of the index shall be reported.</p>  |
| C0100 | Type of code of asset or liability underlying the derivative | <p>Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <p>This item is not reported for derivatives which have as underlying more than one asset or liability.</p> |
| 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 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Micro hedge</li> <li>2 — Macro hedge</li> </ul>  |

**▼ B**

|       | ITEM                              | INSTRUCTIONS   |
|-------|-----------------------------------|--|
|       |                                   | <p>3 — Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios</p> <p>4 — Efficient portfolio management, other than ‘Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios’</p>   |
| 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 shall 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 shall 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 shall 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> <p>A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.</p> <p>One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps:</p> <p>1 — Buyer</p> <p>2 — Seller</p> <p>For interest rate swaps one of the options in the following closed list shall be use:</p> <p>3 — FX-FL: Deliver fixed-for-floating</p> <p>4 — FX-FX: Deliver fixed-for-fixed</p> <p>5 — FL-FX: Deliver floating-for-fixed</p> <p>6 — FL-FL: Deliver floating-for-floating</p> |

▼ **B**

|       | ITEM                               | INSTRUCTIONS   |
|-------|------------------------------------|--|
| C0150 | Premium paid to date               | The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.  |
| C0160 | Premium received to date           | The payment received (if sold), for options and also up–front and periodical premium amounts received for swaps, since inception.  |
| C0170 | Number of contracts                | <p>Number of similar derivative contracts reported in the line. It shall be the number of contracts entered into. For Over–The–Counter derivatives, e.g., one swap contract, ‘1’ shall be reported, if ten swaps with the same characteristics, ‘10’ shall be reported.</p> <p>The number of contracts shall 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.</p> <p>Only applicable for futures and options.</p> |
| C0190 | Maximum loss under unwinding event | <p>Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.</p> <p>Where a credit derivative is 100 % collateralised, the maximum loss under an unwinding event is zero.</p>   |
| C0200 | Swap outflow amount                | <p>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.</p> <p>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.</p>   |
| C0210 | Swap inflow amount                 | <p>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.</p> <p>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.</p>   |
| C0220 | Initial date                       | Identify the ISO 8601 (yyyy–mm–dd) code of the date when obligations under the contract come into effect.  |

**▼ B**

|       | ITEM              | INSTRUCTIONS  |
|-------|-------------------|---|
|       |                   | <p>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.</p> <p>In case of novation, the novation date becomes the trade date for that derivative.</p>   |
| C0230 | Duration          | <p>Derivative duration, defined as the residual modified duration, for derivatives for which a duration measure is applicable.</p> <p>Calculated as the net duration between in and out flows from the derivative, when applicable.</p>   |
| C0240 | Solvency II value | Value of the derivative as of the reporting date calculated as defined by Article 75 of the Directive 2009/138/EC. It can be positive, negative or zero.  |
| C0250 | Valuation method  | <p>Identify the valuation method used when valuing derivatives. One of the options in the following closed list shall be used:</p> <p>1 — quoted market price in active markets for the same assets or liabilities</p> <p>2 — quoted market price in active markets for similar assets or liabilities</p> <p>3 — alternative valuation methods</p> <p>6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35</p> |

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on derivatives**

|       |                         |  |
|-------|-------------------------|--|
| C0040 | Derivative ID Code      | <p>Derivative ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul>  |
| C0050 | Derivative ID Code type | <p>Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:</p> <p>1 — ISO/6166 for ISIN</p> <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> |

▼ **B**

|       | ITEM                      | INSTRUCTIONS   |
|-------|---------------------------|--|
|       |                           | <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>   |
| C0260 | Counterparty Name         | <p>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.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Name of the exchange market for exchanged traded derivatives; or</li> <li>— Name of Central Counterparty ('CCP') for Over-The-Counter derivatives where they are cleared through a CCP; or</li> <li>— Name of the contractual counterparty for the other Over-The-Counter derivatives.</li> </ul> |
| C0270 | Counterparty 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 of the counterparty using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported</p>  |
| C0280 | Type of counterparty code | <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul>  |
| 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 issued 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 shall be reported.</p>  |
| C0300 | Nominated ECAI            | <p>Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.</p> <p>This item shall 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, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p>   |



▼ **B**

|       | ITEM                            | INSTRUCTIONS  |
|-------|---------------------------------|---|
|       |                                 | <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 shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0<br/> 1 — Credit quality step 1<br/> 2 — Credit quality step 2<br/> 3 — Credit quality step 3<br/> 4 — Credit quality step 4<br/> 5 — Credit quality step 5<br/> 6 — Credit quality step 6<br/> 9 — No rating available</p> |
| C0320 | Internal rating                 | Internal rating of assets for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.  |
| C0330 | Counterparty group              | <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         | <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 shall not be reported.</p>  |
| C0350 | Type of counterparty group code | <p>Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/> 9 — None</p>  |
| C0360 | Contract name                   | Name of the derivative contract.  |
| C0370 | Currency                        | Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.).   |
| C0380 | CIC                             | Complementary Identification Code used to classify assets, as set out in Annex — VI CIC Table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.  |

**▼ B**

|       | ITEM                       | INSTRUCTIONS   |
|-------|----------------------------|--|
| C0390 | Trigger value              | <p>Reference price for futures, strike price for options (for bonds, price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc.</p> <p>Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible.</p> <p>In the case of more than one trigger over time, report the next trigger occurring.</p> <p>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.</p>   |
| C0400 | Unwind trigger of contract | <p>Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used:</p> <p>1 — Bankruptcy of the underlying or reference entity</p> <p>2 — Adverse fall in value of the underlying reference asset</p> <p>3 — Adverse change in credit rating of the underlying assets or entity</p> <p>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</p> <p>5 — Multiple events or a combination of events</p> <p>6 — Other events not covered by the previous options</p> <p>9 — No unwind trigger</p> |
| C0410 | Swap delivered currency    | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).  |
| C0420 | Swap received currency     | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).  |
| C0430 | Maturity date              | Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.  |

**S.08.02 — Derivatives Transactions****General comments:**

This section relates to quarterly and annual submission of information for individual entities.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex V — CIC table of this Regulation.

This template contains an item-by-item list of closed derivatives held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories A to F. When a contract is still open but has been reduced in size the closed portion shall be reported.

**▼ B**

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the undertaking. Both derivatives considered as assets or considered as liabilities shall be included.

Closed derivatives are the ones that were open at some point of the reference period (i.e. last quarter if template is submitted quarterly or last year if template is only submitted annually) but were closed before the end of the reporting period.

If there are frequent trades on the same derivative, the derivative can be reported on an aggregated or net basis (indicating only the first and the last trade dates), as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

- d) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).
- e) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.
- f) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

|                                      | ITEM                    | INSTRUCTIONS   |
|--------------------------------------|-------------------------|--|
| <b>Information on positions held</b> |                         |  |
| C0040                                | Derivative ID Code      | Derivative ID code using the following priority: <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> |
| C0050                                | Derivative ID Code type | Type of ID Code used for the ‘Derivative ID Code’ item. One of the options in the following closed list shall be used: <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> </ul>   |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <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 shall 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 shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall 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 shall be used to identify the funds in other templates. It shall 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 shall 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                       | <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 shall be reported.</p>   |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>Identification code of the instrument underlying the derivative using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognized codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> <li>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one</li> </ul> <p>If the underlying is an index then the code of the index shall be reported.</p>  |
| C0100 | Type of code of asset or liability underlying the derivative | <p>Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <p>This item is not reported for derivatives which have as underlying more than one asset or liability.</p> |
| 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 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Micro hedge</li> </ul>   |

▼ **B**

|       | ITEM                              | INSTRUCTIONS   |
|-------|-----------------------------------|--|
|       |                                   | <p>2 — Macro hedge</p> <p>3 — Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios</p> <p>4 — Efficient portfolio management, other than ‘Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios’</p>  |
| C0120 | 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.</p> <p>The notional amount refers to the amount that is being hedged/invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.</p>   |
| C0130 | 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> <p>A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.</p> <p>One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps:</p> <p>1 — Buyer</p> <p>2 — Seller</p> <p>For interest rate swaps one of the options in the following closed list shall be use:</p> <p>3 — FX-FL: Deliver fixed-for-floating</p> <p>4 — FX-FX: Deliver fixed-for-fixed</p> <p>5 — FL-FX: Deliver floating-for-fixed</p> <p>6 — FL-FL: Deliver floating-for-floating</p> |
| C0140 | Premium paid to date              | The payment made (if bought), for options and also up-front and periodical premium amounts paid for swaps, since inception.  |
| C0150 | Premium received to date          | The payment received (if sold), for options and also up-front and periodical premium amounts received for swaps, since inception.  |

**▼ B**

|       | ITEM                               | INSTRUCTIONS   |
|-------|------------------------------------|--|
| C0160 | Profit and loss to date            | <p>Amount of profit and loss arising from the derivative since inception, realised at the closing/maturing date. Corresponds to the difference between the value (price) at sale date and the value (price) at acquisition date.</p> <p>This amount could be positive (profit) or negative (loss).</p>   |
| C0170 | Number of contracts                | <p>Number of similar derivative contracts reported in the line. For Over-The-Counter derivatives, e.g., one swap contract, 1 shall be reported, if ten swaps with the same characteristics, 10 shall be reported.</p> <p>The number of contracts shall be the ones entered into and that were closed 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.</p> <p>Only applicable for futures and options.</p> |
| C0190 | Maximum loss under unwinding event | <p>Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.</p>  |
| C0200 | Swap outflow amount                | <p>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.</p> <p>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.</p>   |
| C0210 | Swap inflow amount                 | <p>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.</p> <p>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.</p>   |
| C0220 | Initial date                       | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the date when obligations under the contract come into effect.</p> <p>When various trades occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade.</p> <p>In case of novation, the novation date becomes the trade date for that derivative.</p>  |

**▼ B**

|       | ITEM              | INSTRUCTIONS  |
|-------|-------------------|---|
| C0230 | Solvency II value | ► <b>M1</b> Value of the derivative calculated as defined by article 75 of the Directive 2009/138/EC at the trade (closing or sale) or maturity date. It can be positive, negative or zero. ◀ |

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on derivatives**

|       |                         |   |
|-------|-------------------------|---|
| C0040 | Derivative ID Code      | Derivative ID code using the following priority: <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul>  |
| C0050 | Derivative ID Code type | Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used: <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |
| C0240 | Counterparty Name       | Name of the counterparty of the derivative. When available, corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Name of the exchange market for exchanged traded derivatives; or</li> <li>— Name of Central Counterparty (CCP) for Over-The-Counter derivatives where they are cleared through a CCP; or</li> </ul> <p>Name of the contractual counterparty for the other Over-The-Counter derivatives.</p>   |
| C0250 | Counterparty Code       | Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP). <p>Identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported.</p>   |



▼ **B**

|       | ITEM                            | INSTRUCTIONS   |
|-------|---------------------------------|--|
| C0260 | Type of counterparty code       | <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 shall be used:</p> <p>1 — LEI<br/>9 — None</p>  |
| C0270 | 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>   |
| C0280 | Counterparty group 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 shall not be reported.</p>   |
| C0290 | Type of counterparty group code | <p>Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/>9 — None</p>  |
| C0300 | Contract name                   | Name of the derivative contract.   |
| C0310 | Currency                        | Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.).  |
| C0320 | CIC                             | Complementary Identification Code used to classify assets, as set out in Annex — VI CIC table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.   |
| C0330 | Trigger value                   | <p>Reference price for futures, strike price for options (for bonds price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc.</p> <p>Not applicable to CIC D3 — Interest rate and currency swaps.</p> <p>For CIC F1 — Credit default swaps it shall not be completed if not possible.</p> <p>In the case of more than one trigger over time, report the next trigger occurring.</p> <p>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.</p> |

**▼ B**

|       | ITEM                       | INSTRUCTIONS  |
|-------|----------------------------|---|
| C0340 | Unwind trigger of contract | Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used:<br>1 — Bankruptcy of the underlying or reference entity<br>2 — Adverse fall in value of the underlying reference asset<br>3 — Adverse change in credit rating of the underlying assets or entity<br>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<br>5 — Multiple events or a combination of events<br>6 — Other events not covered by the previous options<br>9 — No unwind trigger |
| C0350 | Swap delivered currency    | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).   |
| C0360 | Swap received currency     | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).   |
| C0370 | Maturity date              | Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.   |

**S.09.01 — Information on gains/income and losses in the period****General comments:**

This section relates to annual submission of information for individual entities.

This template contains information on gains/income and losses by asset category (including derivatives). i.e., no item-by-item reporting is required. The asset categories considered in this template are the ones defined in Annex IV — Assets Categories.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

|       | ITEM           | INSTRUCTIONS   |
|-------|----------------|--|
| C0040 | Asset category | Identify the asset categories present in the portfolio.<br>Use the categories defined in Annex IV — Assets Categories.   |
| C0050 | Portfolio      | Distinction between life, non-life, shareholder's funds, other internal funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used:<br>1 — Life<br>2 — Non-life<br>3 — Ring fenced funds |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <p>4 — Other internal funds</p> <p>5 — Shareholders' funds</p> <p>6 — General</p> <p>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.</p>  |
| C0060 | Asset held in unit linked and index linked contracts | <p>Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:</p> <p>1 — Unit-linked or index-linked</p> <p>2 — Neither unit-linked nor index-linked</p>   |
| C0070 | Dividends  | <p>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.</p> <p>Includes also dividends received from assets that have been sold or matured.</p>  |
| C0080 | Interest   | <p>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.</p> <p>Includes interest received when the asset is sold/matured or when the coupon is received.</p> <p>Applicable to coupon and interest paying assets such as bonds, loans and deposits.</p>  |
| C0090 | Rent   | <p>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.</p> <p>Only applicable to properties, regardless of the function.</p>  |
| C0100 | Net gains and losses                                 | <p>Net gains and losses resulting from assets sold or matured during the reporting period.</p> <p>The gains and losses are calculated as the difference between selling or maturity value and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).</p> <p>The net value can be positive, negative or zero.</p> <p>► <b>M1</b> This calculation should be performed without interests accrued. ◀</p> |
| C0110 | Unrealised gains and losses                          | <p>Unrealised gains and losses resulting from assets not sold nor matured during the reporting period.</p>  |

**▼ B**

|  | ITEM | INSTRUCTIONS  |
|--|------|---|
|  |      | <p>The unrealised gains and losses are calculated as the difference between the value according to Article 75 of Directive 2009/138/EC at the end of the reporting year end and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).</p> <p>The net value can be positive, negative or zero.</p> <p>► <b>M1</b> This calculation should be performed without interests accrued. ◀</p> |

**S.10.01 — Securities lending and repos****General comments:**

This section relates to annual submission of information for individual entities.

This template contains an item-by-item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, held directly by the undertaking (i.e. not on a look-through basis), which include also the liquidity swaps referred to in Article 309 (2)(f) of the Delegated Regulation (EU) 2015/35.

It shall be reported only when the value of the underlying securities on and off balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5 % of the total investments as reported in C0010/R0070 and C0010/R0220 of template S.02.01.

All contracts that are on the balance sheet or off balance sheet shall be reported. The information shall include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll-over strategy, where they substantially are the same transaction, only open positions shall be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Each repo and securities lending contract shall be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part then the contract needs to be unbundled unless is stated otherwise in the instructions.

|       | ITEM      | INSTRUCTIONS   |
|-------|-----------|--|
| C0040 | Portfolio | <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 shall be used:</p> <p>1 — Life</p> |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <p>2 — Non-life:<br/> 3 — Ring fenced funds<br/> 4 — Other internal fund<br/> 5 — Shareholders' funds<br/> 6 — General</p> <p>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.</p> <p>For assets held off-balance sheet this item shall 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 shall be used to identify the funds in other templates. It shall 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.</p> <p>Use the categories defined in Annex IV — Assets Categories of this Regulation.</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 shall not be reported.</p>  |
| C0090 | Type of counterparty code                            | <p>Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/> 9 — None</p>  |
| C0100 | Counterparty asset category                          | <p>Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements.</p> <p>Use the asset categories defined in Annex IV — Assets Categories of this Regulation.</p>  |
| C0110 | Asset held in unit-linked and index-linked contracts | <p>Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list shall be used:</p> <p>1 — Unit-linked or index-linked<br/> 2 — Neither unit-linked nor index-linked</p>  |

**▼ B**

|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0120 | Position in the contract | Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list shall be used:<br>1 — Buyer in a repo<br>2 — Seller in a repo<br>3 — Lender in a securities lending<br>4 — Borrower in a securities lending  |
| C0130 | Near leg amount          | Represents the following amounts:<br>— Buyer in a repo: amount received at the contract inception<br>— Seller in a repo: amount ceded at the contract inception<br>— Lender in a securities lending: amount received as guarantee at the contract inception<br>— 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:<br>— Buyer in a repo: amount ceded at the contract maturity<br>— 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.<br><br>An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled.<br><br>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.<br><br>Value of the repo or securities lending contract, following Article 75 of Directive 2009/138/EC rules for valuation of contracts.<br><br>This value can be positive, negative or zero.   |

**S.11.01 — Assets held as collateral****General comments:**

This section relates to annual submission of information for individual entities.

This template contains an item-by-item list of off-balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking (i.e. not on a look-through basis).

**▼ B**

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement shall be reported.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset held as collateral shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset held as collateral shall be reported separately, with one row for each asset, filling in all variables requested in that table.

All items except items 'Type of asset for which the collateral is held' (C0140), 'Name of the counterparty pledging the collateral' (C0060) and 'Name of the group of the counterparty pledging the collateral' (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

|                                      | ITEM               | INSTRUCTIONS  |
|--------------------------------------|--------------------|---|
| <b>Information on positions held</b> |                    |   |
| C0040                                | Asset ID Code      | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> </ul>  |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.</p>   |
| C0060 | Name of the counterparty pledging the collateral              | <p>The name of the counterpart that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>When the assets on the balance sheet for which the collateral is held are loans on policies, 'Policyholder' shall be reported.</p>   |
| C0070 | Name of the group of the counterparty pledging the collateral | <p>Identify the economic group of the counterpart pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</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>► <b>M1</b> 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 shall be reported separately in as many rows as needed in order to properly identify all countries of custody.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason.</p> <p>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 shall not be reported if item Par amount (C0100) is reported.</p>   |
| C0100 | Par amount  | <p>► <b>M1</b> 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 shall not be reported if item Quantity (C0090) is reported. ◀</p>  |



▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0110 | Valuation method                               | <p>Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:</p> <p>1 — quoted market price in active markets for the same assets</p> <p>2 — quoted market price in active markets for similar assets</p> <p>3 — alternative valuation methods:</p> <p>4 — adjusted equity methods (applicable for the valuation of participations)</p> <p>5 — IFRS equity methods (applicable for the valuation of participations)</p> <p>6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35</p>   |
| C0120 | Total amount                                   | <p>► <b>M1</b> Value calculated as defined by article 75 of the Directive 2009/138/EC, which corresponds to:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant;</li> <li>— Solvency II value of the asset for assets classifiable under asset categories 71 and 9. ◀</li> </ul> |
| C0130 | Accrued interest                               | <p>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.</p>  |
| C0140 | Type of asset for which the collateral is held | <p>Identify the type of asset for which the collateral is held.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Government bonds</p> <p>2 — Corporate bonds</p> <p>3 — Equities</p> <p>4 — Collective Investment Undertakings</p> <p>5 — Structured notes</p> <p>6 — Collateralised securities</p> <p>7 — Cash and deposits</p> <p>8 — Mortgages and loans</p> <p>9 — Properties</p> <p>0 — Other investments (including receivables)</p> <p>X — Derivatives</p>   |

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on assets**

|       |               |   |
|-------|---------------|---|
| C0040 | Asset ID Code | Asset ID code using the following priority: |
|-------|---------------|---|

▼ **B**

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
|       |                    | <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: '9/1'.</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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line.</li> <li>— 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</li> </ul>   |

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|       | ITEM                | INSTRUCTIONS   |
|-------|---------------------|--|
|       |                     | <p>— 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity</li> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised;</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> </ul> <p>This item is not applicable for CIC 71, CIC 75 and — CIC category 9 — Property.</p> |
| C0170 | Issuer Code         | <p>Identification code of the issuer code using the Legal Entity Identifier (LEI) if available.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p>   |
| C0180 | Type of issuer code | <p>Identification of the code used for the 'Issuer Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>   |

▼ **B**

|       | ITEM              | INSTRUCTIONS   |
|-------|-------------------|--|
| 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 reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411').</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul> |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul>  |
| 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"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> </ul>  |

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|       | ITEM                      | INSTRUCTIONS  |
|-------|---------------------------|---|
|       |                           | <p>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</p> <p>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>  |
| C0220 | Type of issuer group code | <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>   |
| C0230 | Issuer Country            | <p>ISO 3166-1 alpha-2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>The following shall be considered:</p> <p>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager;</p> <p>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity</p> <p>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</p> <p>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>One of the options shall be used:</p> <p>— ISO 3166-1 alpha-2 code</p> <p>— XA: Supranational issuers</p> <p>— EU: European Union Institutions</p> |
| C0240 | Currency                  | <p>Identify the ISO 4217 alphabetic code of the currency of the issue.</p> <p>The following shall be considered:</p> <p>— 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.</p> <p>— 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>  |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0250 | CIC   | Complementary Identification Code used to classify assets, as set out in Annex VI — CIC table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.  |
| C0260 | Unit price                                      | Unit price of the asset, if relevant.<br>This item shall not be reported if item Unit percentage of par amount Solvency II price (C0270) is reported.   |
| C0270 | Unit percentage of par amount Solvency II price | ► <b>MI</b> Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.<br>This item shall 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.<br>This item shall not be reported if item Unit Solvency II price (C0260) is reported. ◀  |
| C0280 | Maturity date                                   | Only applicable for CIC categories 1, 2, 5, 6 and 8, and CIC 74 and CIC 79.<br>Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date.<br>Corresponds always to the maturity date, even for callable securities. The following shall be considered:<br>— For perpetual securities use ‘9999-12-31’<br>— For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported. |

**S.12.01 — Life and Health SLT Technical Provisions****General comments:**

This section relates to quarterly and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation (EU) 2015/35 may be applied to calculate the risk margin during the financial year.

Line of business for life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings shall, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Delegated Regulation (EU) 2015/35).

Lines of business ‘Index-linked and unit-linked insurance’, ‘Other life insurance’ and ‘Health insurance’ are split between ‘Contracts without options and guarantees’ and ‘Contracts with options or guarantees’. For this split the following shall be considered:

**▼ B**

- ‘Contracts without options and guarantees’ shall include the amounts related to contracts without any financial guarantees or contractual options, meaning that the technical provision calculation does not reflect the amount of any financial guarantees or contractual options. Contracts with non-material contractual options or financial guarantees that are not reflected in the technical provisions calculation shall also be reported in this column;
- ‘Contracts with options or guarantees’ shall include contracts that have either financial guarantees, contractual options, or both as far as the technical provision calculation reflect the existence of those financial guarantees or contractual options.

The information reported shall be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

The information to be reported between R0010 and R0100 shall be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0110 and R0130.

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| Z0020 | Ring Fenced Fund/Matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part  |
| Z0030 | Fund/Portfolio number  | Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the under-taking and must be consistent over time and with the fund/portfolio number reported in other templates.<br><b>► MI</b> When item Z0020 = 2, then report ‘0’. ◀ |

**Technical provisions calculated as a whole**

|  |  |   |
|--|--|---|
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0010 | Technical provisions calculated as a whole   | Amount of Technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0010  | Technical provisions calculated as a whole — Total (Life other than health insurance, incl. Unit-Linked) | Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.                     |
| C0210/R0010  | Technical provisions calculated as a whole — Total (Health similar to life insurance)                    | Total amount of technical provisions calculated as a whole for Health similar to life insurance.  |

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|   | ITEM  | INSTRUCTIONS  |
|---|---|---|
| C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0020 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole   | Amount of recoverables from reinsurance/SPV and finite reinsurance ('Finite Re') after the adjustment for expected losses due to counterparty default of technical provisions ('TP') calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0020   | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole — Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.   |
| C0210/R0020   | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole — Total (Health similar to life insurance)                    | Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Health similar to life insurance.  |

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

|  |  |  |
|--|--|--|
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0030 | Technical provisions calculated as a sum of Best Estimate ('BE') and Risk Margin ('RM'), Gross Best Estimate                             | Amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC) per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0030  | Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit-Linked) | Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit-Linked.                    |
| C0210/R0030  | Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Health similar to life insurance)                    | Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Health similar to life insurance.   |



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|   | ITEM   | INSTRUCTIONS  |
|---|--|---|
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0040 | Total Recoverables from reinsurance/ SPV and Finite Re before the adjustment for expected losses due to counterparty default   | Amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0150/R0040   | Total Recoverables from reinsurance/ SPV and Finite Re before the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked.  |
| C0210/R0040   | Total Recoverables from reinsurance/ SPV and Finite Re before the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance)                    | Total amount of the recoverables from reinsurance and SPVs before the adjustment for expected losses due to counterparty default for Health similar to life insurance.  |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0050 | Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses   | Amount of recoverables (before adjustment for expected losses) from 'traditional' reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0050   | Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses — Total (Life other than health insurance, incl. Unit-Linked)                         | Total Amount of recoverables (before adjustment for expected losses) from 'traditional' reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked.                     |
| C0210/R0050   | Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses — Total (Health similar to life insurance)  | Total amount of recoverables from reinsurance (except SPVs and Finite Reinsurance) before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Health similar to life insurance.  |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0060 | Recoverables from SPV before adjustment for expected losses  | Amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including ceded intra group reinsurance, per each line of business.                                       |

▼ **B**

|  | ITEM  | INSTRUCTIONS  |
|--|---|---|
| C0150/R0060  | Total Recoverables from SPV before adjustment for expected losses — Total (Life other than health insurance, incl. Unit-Linked)   | Total amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Life other than health insurance, including Unit-Linked.   |
| C0210/R0060  | Total Recoverables from SPV before adjustment for expected losses — Total (Health similar to life insurance)  | Total amount of recoverables from SPVs before adjustment for expected losses for Health similar to life insurance   |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0070          | Recoverables from Finite Re before adjustment for expected losses   | Amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0070  | Total Recoverables from Finite Re before adjustment for expected losses — Total (Life other than health insurance, incl. Unit-Linked)   | Total amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked.                     |
| C0210/R0070  | Total Recoverables from Finite Re before adjustment for expected losses — Total (Health similar to life insurance)  | Total amount of recoverables from Finite Reinsurance before adjustment for expected losses for Health similar to life insurance.  |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0080 | Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default   | Amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.     |
| C0150/R0080  | Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked.                         |

**▼ B**

|   | ITEM  | INSTRUCTIONS   |
|---|---|--|
| C0210/R0080   | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance) | Total amount of recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Health similar to life insurance.                                       |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0090 | Best Estimate minus recoverables from reinsurance/SPV and Finite Re   | Amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, per each Line of Business.  |
| C0150/R0090   | Best Estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit-Linked)                                     | Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, for Life other than health insurance, including Unit-Linked. |
| C0210/R0090   | Best estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Health similar to life insurance)  | Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, for Health similar to life insurance.                         |
| C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100             | Risk Margin   | Amount of Risk margin, as defined in Article 77(3) of Directive 2009/138/EC, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| C0150/R0100   | Risk Margin — Total (Life other than health insurance, incl. Unit-Linked)   | Total amount of Risk Margin for Life other than health insurance, including Unit-Linked.   |
| C0210/R0100   | Risk Margin — Total (Health similar to life insurance)  | Total amount of Risk Margin for Health similar to life insurance.  |

**Amount of the transitional on Technical Provisions**

|  |  |  |
|--|--|--|
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110 | Technical Provisions calculated as a whole | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀ |
|--|--|--|

▼ **B**

|   | ITEM   | INSTRUCTIONS  |
|---|--|---|
| C0150/R0110   | Technical Provisions calculated as a whole — Total (Life other than health insurance, including Unit-Linked) | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀ |
| C0210/R0110   | Technical Provisions calculated as a whole — Total (Health similar to life insurance)                        | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                        |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120 | Best Estimate  | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions.; ◀  |
| C0150/R0120   | Best Estimate — Total (Life other than health insurance, including Unit-Linked)                              | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit-Linked.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                        |
| C0210/R0120   | Best Estimate — Total (Health similar to life insurance)   | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Health similar to life insurance.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀   |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130                      | Risk Margin  | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀   |
| C0150/R0130   | Risk Margin — Total (Life other than health insurance, including Unit-Linked)                                | Total amount of the transitional deduction to technical provisions allocated to the risk margin for Life other than health insurance, including Unit-Linked.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                          |
| C0210/R0130   | Risk Margin — Total (Health similar to life insurance)   | Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance.<br>► <b>MI</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀   |

▼ **B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| <b>Technical provisions — Total</b>  |  |  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200                             | Technical Provisions — Total   | Total amount of Technical Provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.   |
| C0150/R0200  | Technical Provisions — Total — Total (Life other than health insurance, including Unit-Linked)   | Total amount of Technical Provisions for Life other than health insurance, including Unit-Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.   |
| C0210/R0200  | Technical Provisions — Total — Total (Health similar to life insurance)  | Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.  |
| C0020, C0030, C0060, C0090, C0100, C0110, C0120, C0130, C0140, C0160, C0190, C0200/R0210 | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re — Total   | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0150/R0210  | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re — Total — Total (Life other than health insurance, including Unit-Linked) | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re for Life other than health insurance, including Unit-Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.                           |
| C0210/R0210  | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re — Total — Total (Health similar to life insurance)                        | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.  |

**Best Estimate of products with a surrender option**

|  |   |  |
|--|---|--|
| C0020, C0030, C0060, C0090, C0160, C0190/R0220 | Best Estimate of products with a surrender option   | Amount of gross Best Estimate of products with a surrender option per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, except for accepted reinsurance.<br><br>This amount shall also be included in R0030 to R0090. |
| C0150/R0220                                    | Best Estimate of products with a surrender option — Total (Life other than health insurance, including Unit-Linked) | Total amount of gross Best Estimate of products with a surrender option for Life other than health insurance, including Unit-Linked.<br><br>This amount shall also be included in R0030 to R0090.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0210/R0220 | Best Estimate of products with a surrender option — Total (Health similar to life insurance) | Total amount of gross Best Estimate of products with a surrender option for Health similar to life insurance.<br>This amount shall also be included in R0030 to R0090. |

**Gross BE for Cash flow**

|  |  |   |
|--|--|---|
| C0030, C0060, C0090, C0160, C0190, C0200/R0230 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed and discretionary benefits                         | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits and for future discretionary benefits, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>Future Discretionary Benefits means future benefits other than index-linked or unit-linked benefits of insurance or reinsurance contracts which have one of the following characteristics:<br>a) The benefits are legally or contractually based on one or several of the following results:<br>i. the performance of a specified group of contracts or a specified type of contract or a single contract;<br>ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking;<br>iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract;<br>b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion. |
| C0020, C0100/R0240                             | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed benefits — Insurance with profit participation     | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Insurance with profit participation'.  |
| C0020, C0100/R0250                             | Gross Best Estimate for Cash flow, Cash out-flows, Future discretionary benefits — Insurance with profit participation | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future discretionary benefits, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 'Insurance with profit participation'.<br><br>Future Discretionary Benefits means future benefits other than index-linked or unit-linked benefits of insurance or reinsurance contracts which have one of the following characteristics:<br>a) The benefits are legally or contractually based on one or several of the following results:<br>i. the performance of a specified group of contracts or a specified type of contract or a single contract;   |

▼ B

|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking;</li> <li>iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract;</li> </ul> <p>b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion.</p> |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0260 | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows   | Amount of discounted Cash out-flows for Future expenses and other cash out-flows, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations.                           |
| C0150/R0260  | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows — Total (Life other than health insurance, including Unit-Linked) | <p>Total amount of discounted Cash out-flows for Future expenses and other cash out-flows, for Life other than health insurance, including Unit-Linked</p> <p>Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations.</p>                                  |
| C0210/R0260  | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows — Total (Health similar to life insurance)                        | <p>Total amount of discounted Cash out-flows for Future expenses and other cash out-flows, for Health similar to life insurance.</p> <p>Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations.</p>  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0270 | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums  | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0150/R0270  | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums — Total (Life other than health insurance, including Unit-Linked)                          | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, for Life other than health insurance, including Unit-Linked.   |

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|  | ITEM  | INSTRUCTIONS  |
|--|---|---|
| C0210/R0270  | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums — Total (Health similar to life insurance)                            | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, for Health similar to life insurance.  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0280 | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows   | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0150/R0280  | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows — Total (Life other than health insurance, including Unit-Linked) | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, for Life other than health insurance, including Unit-Linked.   |
| C0210/R0280  | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows — Total (Health similar to life insurance)                        | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, for Health similar to life insurance.  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0290 | Percentage of gross Best Estimate calculated using approximations   | Indicate the percentage of gross best estimate included in Gross Best Estimate (R0030) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business.  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0300 | Surrender value   | Indicate the amount of surrender value, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes.<br><br>Shall reflect the amount, defined contractually, to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans. It includes surrender values guaranteed and not guaranteed. |
| C0150/R0300  | Surrender value, Total (Life other than health insurance, including Unit-Linked)  | Total surrender value for Life other than health insurance, including Unit-Linked.  |
| C0210/R0300  | Surrender value, Total (Health similar to life insurance)   | Total surrender value for Health similar to life insurance.   |



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|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0310 | Best estimate subject to transitional of the interest rate   | Indicate the amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| C0150/R0310  | Best estimate subject to transitional of the interest rate — Total (Life other than health insurance, including Unit-Linked) | Total amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit-Linked.   |
| C0210/R0310  | Best estimate subject to transitional of the interest rate — Total (Health similar to life insurance)                        | Total amount of gross best estimate (R0030) subject to transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance.  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0320 | Technical provisions without transitional on interest rate   | <p>Amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</p> <p>In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.</p> |
| C0150/R0320  | Technical provisions without transitional on interest rate   | <p>Total amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit-Linked.</p> <p>In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.</p>                     |
| C0210/R0320  | Technical provisions without transitional on interest rate   | <p>Total amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance.</p> <p>In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.</p>  |

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|  | ITEM  | INSTRUCTIONS   |
|--|---|--|
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0330               | Best estimate subject to volatility adjustment  | Indicate the amount of gross best estimate (R0030) subject to volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| C0150/R0330  | Best estimate subject to volatility adjustment — Total (Life other than health insurance, including Unit-Linked)  | Total amount of gross best estimate (R0030) subject to volatility adjustment, for Life other than health insurance, including Unit-Linked  |
| C0210/R0330  | Best estimate subject to volatility adjustment — Total (Health similar to life insurance)   | Total amount of gross best estimate (R0030) subject to volatility adjustment, for Health similar to life insurance.  |
| ► <b>M1</b> C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0340 ◀ | Technical provisions without volatility adjustment and without others transitional measures   | <p>Amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</p> <p>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure.</p> |
| C0150/R0340  | Technical provisions without volatility adjustment and without others transitional measures — Total (Life other than health insurance, including Unit-Linked) | <p>Total amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for Life other than health insurance, including Unit-Linked.</p> <p>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure.</p>                     |
| C0210/R0340  | Technical provisions without volatility adjustment and without others transitional measures — Total (Health similar to life insurance)                        | <p>Total amount of technical provisions where the volatility adjustment has been applied calculated without volatility adjustment, for Health similar to life insurance.</p> <p>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure.</p>  |

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|  | ITEM  | INSTRUCTIONS  |
|--|---|---|
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0350 | Best estimate subject to matching adjustment  | Indicate the amount of gross best estimate (R0030) subject to matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0150/R0350  | Best estimate subject to matching adjustment — Total (Life other than health insurance, including Unit-Linked)                                | Total amount of gross best estimate (R0030) subject to matching adjustment, for Life other than health insurance, including Unit-Linked   |
| C0210/R0350  | Best estimate subject to matching adjustment — Total (Health similar to life insurance)   | Total amount of gross best estimate (R0030) subject to matching adjustment, for Health similar to life insurance  |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0360 | Technical provisions without matching adjustment and without all the others   | Amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions. |
| C0150/R0360  | Technical provisions without matching adjustment and without all the others — Total (Life other than health insurance, including Unit-Linked) | Total amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for Life other than health insurance, including Unit-Linked.<br><br>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.                     |
| C0210/R0360  | Technical provisions without matching adjustment and without all the others — Total (Health similar to life insurance)                        | Total amount of technical provisions where the matching adjustment has been applied calculated without matching adjustment, for Health similar to life insurance.<br><br>In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions.  |

**S.12.02 — Life and Health SLT Technical Provisions — by Country****General comments:**

This section relates to annual submission of information for individual entities.

Undertakings shall take into account all the obligations in different currencies and convert them into the reporting currency.

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The information by country shall be reported according to the following specifications:

- e) Information on the home country shall be always reported regardless of the amount of technical provisions calculated as a whole and gross best estimate;
- f) Information reported by country shall at least represent 90 % of the sum of the technical provisions calculated as a whole and gross best estimate of any line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35;
- g) If a specific country has to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;
- h) The other countries shall be reported aggregated in 'other-EEA' or 'other-non EEA'.
- i) For direct business information shall be reported by country where the contract was entered into;
- j) For proportional and non-proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

For the purposes of this template 'country where the contract was entered into' means:

- k) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- l) The country where the branch is located (host country) when the contract was sold through a branch;
- m) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- n) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

The information to be reported shall include the volatility adjustment, the matching adjustment, the transitional adjustment to the relevant risk-free interest rate term structure and the transitional deduction to technical provisions.

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

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| C0010/R0040,<br>...  | Geographical zone/Country  | Report the country ISO 3166-1 alpha-2 code for identifying the countries within the materiality threshold  |
| C0020, C0030,<br>C0060, C0090,<br>C0100, C0150,<br>C0160, C0190,<br>C0200, C0210/<br>R0010 | Gross TP calculated as a whole and Gross BE for different countries — Home country | Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, when the country is the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |

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|   | ITEM  | INSTRUCTIONS  |
|---|---|---|
| C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/R0020      | Gross TP calculated as a whole and Gross BE for different countries — EEA countries outside the materiality threshold — not reported by country     | Amount of Gross TP calculated as a whole and gross Best Estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance.  |
| C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/R0030      | Gross TP calculated as a whole and Gross BE for different countries — Non-EEA countries outside the materiality threshold — not reported by country | Amount of Gross TP calculated as a whole and gross Best Estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance.  |
| C0020, C0030, C0060, C0090, C0100, C0150, C0160, C0190, C0200, C0210/R0040, ... | Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold]             | Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, for each of the countries in the materiality threshold, except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |

**S.13.01 — Projection of future gross cash flows (Best Estimate –life)****General comments:**

This part of Annex II relates to annual submission of information for individual entities.

This template shall include information only in relation to the best estimates. The cash flows to be reported are gross of reinsurance and undiscounted.

Cash-flow projections such as central scenarios can be used as no perfect reconciliation with Best Estimate calculation is required. If difficult to project some future cash-flows like collective Future Discretionary Benefits the undertaking shall report the cash flow it effectively uses for calculating the Best Estimate.

All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date

In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash-flows arising from the contracts are not calculated, the information shall be reported only in those cases where more than 10 % of total technical provisions have a settlement period longer than 24 months.

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash out–flows — Future benefits                             | <p>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>The cash–flows are the ones stemming from future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.</p>   |
| C0020/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash out–flows — Future expenses and other cash out–flows    | <p>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>The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.</p> <p>Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.</p> |
| C0030/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash in–flows — Future premiums                              | <p>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>The cash–flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.</p>  |
| C0040/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Insurance with profit participation (gross), Cash in–flows — Other cash in–flows                          | <p>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>The cash–flows are the ones not included in Future premiums and not including investment returns, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.</p>   |
| C0050/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash out–flows — Future benefits                          | <p>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>The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit–linked insurance.</p>  |
| C0060/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Index linked and unit–linked insurance (gross), Cash out–flows — Future expenses and other cash out–flows | <p>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>   |

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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
|                       |  | <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 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance.</p> <p>Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.</p>  |
| C0070/<br>R0010–R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash in-flows — Future premiums         | <p>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>The cash-flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums,, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance.</p>   |
| C0080/<br>R0010–R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash in-flows — Other cash in-flows     | <p>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>The cash-flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance.</p>   |
| C0090/<br>R0010–R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash out-flows — Future benefits                          | <p>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>The cash-flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.</p>   |
| C0100/<br>R0010–R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash out-flows — Future expenses and other cash out-flows | <p>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>The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.</p> <p>Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.</p> |

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0110/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Other life insurance (gross), Cash in–flows — Future premiums   | <p>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>The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.</p>  |
| C0120/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Other life insurance (gross), Cash in–flows — Other cash in–flows   | <p>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>The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.</p>   |
| C0130/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash out–flows — Future benefits                          | <p>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>The cash–flows are the ones stemming from Future benefits regarding lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations.</p> <p>Cash out–flows from non–life insurance contracts that will change to Annuities but are not yet formally settled as Annuities and shall not be included.</p>  |
| C0140/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash out–flows — Future expenses and other cash out–flows | <p>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>The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations.</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 shall not be included.</p> |
| C0150/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash in–flows — Future premiums                           | <p>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>   |



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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
|                       |  | <p>The cash– flows are the ones stemming from future premiums and any additional cash–flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations.</p> <p>Cash out–flows from non–life insurance contracts that are not yet settled as Annuities and will change to Annuities shall not be included.</p>  |
| C0160/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Annuities stemming from non–life contracts (gross), Cash in–flows — Other cash in–flows | <p>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>The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non–life contracts relating to insurance obligations, including health insurance obligations.</p> <p>Cash out–flows from non–life insurance contracts that are not yet settled as Annuities and will change to Annuities shall not be included.</p>  |
| C0170/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash out–flows — Future benefits                          | <p>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>The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.</p>   |
| C0180/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash out–flows — Future expenses and other cash out–flows | <p>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>The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.</p> <p>Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included.</p> |
| C0190/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash in–flows — Future premiums                           | <p>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>The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.</p>   |

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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0200/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Accepted reinsurance (gross), Cash in–flows — Other cash in–flows                   | <p>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>The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Life reinsurance.</p>  |
| C0210/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health insurance (gross), Cash out–flows — Future benefits                          | <p>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>The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.</p>   |
| C0220/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health insurance (gross), Cash out–flows — Future expenses and other cash out–flows | <p>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>The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.</p> |
| C0230/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health insurance (gross), Cash in–flows — Future premiums                           | <p>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>The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.</p>   |
| C0240/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health insurance (gross), Cash in–flows — Other cash in–flows                       | <p>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>The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance.</p>  |
| C0250/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash out–flows — Future benefits                        | <p>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>The cash–flows are the ones stemming from Future benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.</p>   |

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0260/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash out–flows — Future expenses and other cash out–flows | <p>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>The cash–flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash–flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.</p> <p>Cash out–flows from non–life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt within the same company shall also be included.</p> |
| C0270/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash in–flows — Future premiums                           | <p>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>The cash– flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.</p>  |
| C0280/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Health reinsurance (gross), Cash in–flows — Other cash in–flows                       | <p>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>The cash– flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.</p>   |
| C0290/<br>R0010–R0330 | Future cash–flows used in the Best estimate, Total recoverable from reinsurance (after the adjustment)                             | <p>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>The future cash–flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.</p>  |

**S.14.01 — Life obligations analysis****General comments:**

This section relates to annual submission of information for individual entities.

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non–life contracts (which are also analysed in S.16.01). All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

Columns C0010 to C0080 shall be reported by product.

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Columns C0090 to C0160 characterise the product.

Columns C0170 to C0210 shall be reported by Homogeneous Risk Group.

|                  | ITEM                                       | INSTRUCTIONS  |
|------------------|--|---|
| <b>Portfolio</b> |  |   |
| C0010            | Product ID code                            | Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.<br><br>Different products are characterised according to cells C0090 to C0160. The ID code shall be consistent over time.   |
| C0020            | Fund number                                | Applicable to products that are part of ring fenced funds or other internal funds (defined according to national markets). This number is attributed by the undertaking and shall be consistent over time and shall not be reused for other funds.<br><br>The number shall be used consistently across all templates, where relevant, to identify the fund.   |
| C0030            | Line of Business                           | Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. The following closed list shall be used:<br>29 — Health insurance<br>30 — Insurance with profit participation<br>31 — Index-linked and unit-linked insurance<br>32 — Other life insurance<br>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations<br>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations<br>35 — Health reinsurance<br>36 — Life reinsurance |
| C0040            | Number of contracts at the end of the year | Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.<br><br>In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled.<br><br>For annuities stemming from non-life use the number of annuities obligations.   |
| 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.<br><br>For annuities stemming from non-life use the number of annuities obligations.  |
| C0060            | Total amount of Written premiums           | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35.<br><br>For annuities stemming from non-life this cell is not applicable.   |

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|       | ITEM                                    | INSTRUCTIONS  |
|-------|---|---|
| C0070 | Total amount of claims paid during year | Total amount of gross claims paid during the year, including claims management expenses.  |
| C0080 | Country                                 | <p>Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions:</p> <ul style="list-style-type: none"> <li>— 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.</li> <li>— If reinsurance it shall refer to the country of the cedent undertaking.</li> <li>— 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.</li> </ul> <p>In case of a list please report the codes split by a ‘,’.</p> |

**Characteristics of product**

|       |                               |  |
|-------|-------------------------------|--|
| C0090 | Product ID code               | <p>Same code as in C0010.</p> <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p>   |
| C0100 | Product classification        | <p>The following close list shall be used:</p> <ul style="list-style-type: none"> <li>1 — single life</li> <li>2 — joint life</li> <li>3 — collective</li> <li>4 — pension entitlements</li> <li>5 — other</li> </ul> <p>If more than one characteristic is applicable use ‘5 — other’.</p> <p>For annuities stemming from non–life use ‘5 — other’.</p> |
| C0110 | Type of product               | <p>General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.</p>  |
| C0120 | Product denomination          | <p>Commercial name of product (undertaking–specific).</p>  |
| C0130 | Product still commercialised? | <p>Specify if product is still for sale or if it is just in run–off. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Still commercialised</li> <li>2 — In run–off</li> </ul>   |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0140 | Type of premium                              | <p>The following close list shall be used:</p> <p>1 — Regular premium, premiums that policyholder has to pay at pre-determined dates and predetermined or variable amounts in order to have the full effect of its guarantee, including those cases when contracts provide the right of policyholders of changing dates and amount of premiums.</p> <p>2 — Single premium with possibility of additional premiums with additional guarantee according to amount paid</p> <p>3 — Single premium without possibility to pay an additional premium in the future</p> <p>4 — Other, any other case not mentioned in options above or a combination</p> <p>For annuities stemming from non-life use '4 — other'.</p> |
| C0150 | Use of financial instrument for replication? | <p>State whether the product is considered replicable by a financial instrument (i.e. hedgeable, with technical provisions calculated as a whole). The following closed list shall be used:</p> <p>1 — Replicable by financial instrument;</p> <p>2 — Not replicable by financial instrument;</p> <p>3 — Partially replicable by financial instrument.</p>  |
| C0160 | Number of HRGs in products                   | If Homogeneous Risk Groups ('HRG') within the product are common to other products, specify the number of Homogeneous Risk Groups in the product that are common to other products.   |

**Information on Homogeneous risk groups**

|       |   |   |
|-------|---|---|
| C0170 | HRG code  | <p>Homogeneous Risk Group Internal ID code used by undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC.</p> <p>The ID code shall be consistent over time.</p>  |
| C0180 | ► <b>M1</b> Best Estimate and Technical Provisions as a whole ◀ | ► <b>M1</b> Amount of gross best estimate and Technical Provisions as a whole calculated by Homogenous Risk Group. ◀  |
| C0190 | Capital-at-risk   | <p>The capital at risk, as defined in the Delegated Regulation (EU) 2015/35.</p> <p>For annuities stemming from non-life contracts this cell shall be filled in with zero unless the annuities have positive risk.</p>  |
| C0200 | Surrender value   | Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option. |
| C0210 | Annualised guaranteed rate (over average duration of guarantee) | <p>Average guaranteed rate to the policy holder over the remaining life time of the contract. Only applicable where a guaranteed rate is provided in the contract.</p> <p>Not applicable for unit linked contracts.</p>   |



|  | ITEM            | INSTRUCTIONS  |
|--|-----------------|---|
| <b>Information on products and homogeneous risk groups</b> |                 |   |
| C0220  | Product ID code | <p>Same code as in C0010.</p> <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p> <p>If one product corresponds to more than one Homogeneous Risk Group identify which ones by rows, repeating the Product ID code.</p> <p>If different products correspond to one single Homogeneous Risk Group report each product once identifying the HRG ID code.</p> |
| C0230  | HRG ID code     | <p>Same code as in in C0170.</p> <p>Internal HRG ID code used by the undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC.</p> <p>The ID code shall be consistent over time.</p> <p>Identify the HRG for each product that is considered for the purposes of calculating the technical provisions.</p>  |

#### S.15.01 — Description of the guarantees of variable annuities

##### General comments:

This section relates to annual submission of information for individual entities.

This template shall only be reported in relation to the direct business by insurance companies that have variable annuities portfolios.

Variable annuities are unit-linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non-life company for the variable annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

|       | ITEM                       | INSTRUCTIONS  |
|-------|----------------------------|---|
| C0040 | Product ID code            | Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.       |
| C0050 | Product denomination       | Commercial name of product (undertaking-specific)   |
| C0060 | Description of the product | General qualitative description of the product. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used. |
| C0070 | Initial date of guarantee  | The ISO 8601 (yyyy-mm-dd) code of the initial date of the cover.  |

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|       | ITEM                         | INSTRUCTIONS   |
|-------|------------------------------|--|
| C0080 | Final date of guarantee      | The ISO 8601 (yyyy-mm-dd) code of the final date of the cover.   |
| C0090 | Type of guarantee            | The following closed list shall be used:<br>1 — Guaranteed minimum death benefit<br>2 — Guaranteed minimum accumulation benefit<br>3 — Guaranteed minimum income benefit<br>4 — Guaranteed minimum withdrawal benefits<br>9 — Other  |
| C0100 | Guaranteed level             | Indicate the level of the guaranteed benefit in percentage (as a decimal).   |
| C0110 | Description of the guarantee | General description of the guarantees.<br><br>This shall include at least the capital accumulation mechanisms (e.g. roll-up, ratchet, step-up, reset), its frequency (infra-annual, annual, x-yearly), the base for computation of guaranteed levels (e.g. premium paid, premium paid net of expenses and/or withdrawals and/or paid-ups, premium increased by the capital accumulation mechanism), the guaranteed conversion factor, other general information about how the guarantee works. |

**S.15.02 — Hedging of guarantees of variable annuities****General comments:**

This section relates to annual submission of information for individual entities.

This template shall only be reported in relation to the direct business by insurance companies that have Variable Annuities portfolios.

Variable annuities are unit-linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non-life company for the Variable Annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

|       | ITEM                 | INSTRUCTIONS   |
|-------|----------------------|--|
| C0040 | Product ID code      | Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.<br><br>The ID code shall be consistent over time and for the individual reporting correspond with the ID code reported in S.14.01 (C0010) and S.15.01 (C0020). |
| C0050 | Product denomination | Commercial name of product (undertaking-specific)  |



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|       | ITEM            | INSTRUCTIONS  |
|-------|-----------------|---|
| C0060 | Type of hedging | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — No hedging</li> <li>2 — Dynamic hedging</li> <li>3 — Static hedging</li> <li>4 — Ad hoc hedging</li> </ul> <p>Dynamic hedging is frequently rebalanced; static hedging is made of 'standard' derivatives but not frequently rebalanced; ad hoc hedging is made of financial products structured for the specific purpose of hedging those liabilities.</p> |
| C0070 | Delta hedged    | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Delta hedged</li> <li>2 — Delta not hedged</li> <li>3 — Delta partially hedged</li> <li>4 — Guarantee not sensitive to delta.</li> </ul> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>                                 |
| C0080 | Rho hedged      | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Rho hedged</li> <li>2 — Rho not hedged</li> <li>3 — Rho partially hedged</li> <li>4 — Guarantee not sensitive to rho.</li> </ul> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>   |
| C0090 | Gamma hedged    | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Gamma hedged</li> <li>2 — Gamma not hedged</li> <li>3 — Gamma partially hedged</li> <li>4 — Guarantee not sensitive to gamma</li> </ul> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>                                  |
| C0100 | Vega hedged     | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Vega hedged</li> <li>2 — Vega not hedged</li> <li>3 — Vega partially hedged</li> <li>4 — Guarantee not sensitive to vega</li> </ul> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>                                      |

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|       | ITEM                            | INSTRUCTIONS  |
|-------|---------------------------------|---|
| C0110 | FX hedged                       | The following closed list shall be used:<br>1 — FX hedged<br>2 — FX not hedged<br>3 — FX partially hedged<br>4 — Guarantee not sensitive to FX<br><br>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.  |
| C0120 | Other hedged risks              | If other risks are hedged specify their names   |
| C0130 | Economic result without hedging | The ‘economic result’ that the guarantee of the policies has generated during the reporting year if there is no hedging strategy in place, or would have generated without it if there is one in place.<br><br>It shall be equal to: written premium/fees for the guarantee, minus expenses incurred to the guarantee, minus claims due to the guarantee, minus variation of guarantee technical provisions.  |
| C0140 | Economic result with hedging    | The ‘economic result’ that the guarantee of the policies has generated during the reporting year considering the result of the hedging strategy. Where hedging is performed for a portfolio of products, for instance in cases where hedge instruments may not be allocated to specific products, the undertaking shall allocate the effect of hedging to the different products using the weight of each product in the ‘Economic result without hedging’ (C0110). |

**S.16.01. — Information on annuities stemming from Non-Life Insurance obligations****General comments:**

This section relates to annual submission of information for individual undertakings.

This template shall be reported only for annuities formally settled stemming from non-life contracts and relating to health insurance obligations and relating to insurance obligations other than health insurance obligations.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

This template shall be reported by non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, originating the annuity and by currency, considering the following specifications:

- i. If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3 % of the total best estimate for all annuity claims provisions the information shall be reported with the following split by currencies in addition to the total for the line of business:
  - a) Amounts for the reporting currency;

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- b) Amounts for any currency that represents more than 25 % of the best estimate for the annuity claims provisions on a discounted basis in the original currency from that non-life line of business; or
- c) Amounts for any currency that represents less than 25 % of the best estimate for the annuity claims provisions (discounted basis) in the original currency from that non-life line of business but more than 5 % of total best estimate for all annuity claims provisions.
- ii. If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents less than 3 % of the total best estimate for all annuity claims provisions no currency split is required, only the total for the line of business shall be reported;
- iii. The information shall be reported in the original currency of the contracts unless otherwise specified.

This template is interlinked with the non-Life template S.19.01. The sum of technical provisions in templates S.16.01 and S.19.01 for one non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims best estimate originating from this line of business (also refer log to template S.19.01). All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

- i. All or part of the obligation has been formally settled as an annuity; and
- ii. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

In the event that after an obligation has been formally settled as an annuity some of that obligation subsequently ends up being settled via a lump sum payment that was not in the original annuity payment order, that lump sum would be recorded as a payment in template S.16.01; i.e. there is no movement of claims data out of template S.16.01 and into S.19.01.

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Year N is the reporting year.

|       | ITEM                                  | INSTRUCTIONS  |
|-------|---------------------------------------|---|
| Z0010 | The related non-life line of business | Name of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>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.<br><br>The following close list shall be used:<br>1 — Medical expense insurance |

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|       | ITEM                            | INSTRUCTIONS   |
|-------|---------------------------------|--|
|       |                                 | 2 — Income protection insurance<br>3 — Workers' compensation insurance<br>4 — Motor vehicle liability insurance<br>5 — Other motor insurance<br>6 — Marine, aviation and transport insurance<br>7 — Fire and other damage to property insurance<br>8 — General liability insurance<br>9 — Credit and suretyship insurance<br>10 — Legal expenses insurance<br>11 — Assistance<br>12 — Miscellaneous financial loss |
| Z0020 | Accident year/Underwriting year | Report the standard used by the undertakings for reporting of claims development.<br><br>The following close list shall be used:<br>1 — Accident year<br>2 — Underwriting year   |
| Z0030 | Currency                        | ► <b>M1</b> 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. ◀<br><br>This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| Z0040 | Currency conversion             | Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used:<br>1 — Original currency<br>2 — Reporting currency<br><br>Only applicable when reporting by currency.  |

**Information on year N:**

|             |   |   |
|-------------|---|---|
| C0010/R0010 | The average interest rate                     | The average interest rate used in percentage (as a decimal) for the end of year N   |
| C0010/R0020 | The average duration of the obligations       | Average duration in years on total obligations basis for the end of the year N  |
| C0010/R0030 | The weighted average age of the beneficiaries | The weight shall be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations.<br><br>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.<br><br>► <b>M1</b> Information should be considered gross of reinsurance. ◀ |

**Annuities information:**

|                       |   |   |
|-----------------------|---|---|
| C0020/<br>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.<br><br>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) |
|-----------------------|---|---|

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| C0030/<br>R0040–R0190 | Undiscounted annuity claims provisions set up during year N                         | Total amount of annuity claims provisions stemming from Non–Life Insurance obligations set up during year N as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques)             |
| C0040/<br>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/<br>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/<br>R0040–R0190 | Number of annuities obligations at the end of year N                                | Number of non–life insurance annuity obligations.   |
| C0070/<br>R0040–R0190 | Best Estimate for annuity claims provisions at the end of year N (discounted basis) | Best estimate covering annuities stemming from Non–Life Insurance obligations at the end of calendar year N.<br>► <b>M1</b> Information should be considered gross of reinsurance. ◀  |
| C0080/<br>R0040–R0190 | Undiscounted development result   | ► <b>M1</b> Undiscounted development result calculated as the undiscounted annuity claims provisions at the start of year N, minus annuity payments paid during year N and minus undiscounted annuity claims provisions at the end of year N. ◀ |
| C0020–C0080/<br>R0200 | Total   | Total amount of the undiscounted development result for all accident/underwriting years.  |

**S.17.01 — Non–life Technical Provisions****General comments:**

This section relates to quarterly and annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation (EU) 2015/35 may be applied to calculate the risk margin during the financial year.

Line of Business for non–life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35, referred to direct business/accepted proportional reinsurance and accepted non–proportional reinsurance. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

Health direct insurance business pursued on a non–similar technical basis to life insurance shall be segmented into Non–Life line of business 1 to 3.

Accepted proportional reinsurance shall be considered together with the direct business in the C0020 to C0130.

The information to be reported between R0010 and R0280 shall be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0290 and R0310.

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| Z0020 | Ring Fenced Fund/<br>Matching adjustment<br>portfolio or remaining<br>part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>► <b>M1</b> When item Z0020 = 2, then report '0' ◀ |

**Technical provisions calculated as a whole**

|                         |   |   |
|-------------------------|---|---|
| C0020 to<br>C0170/R0010 | Technical provisions<br>calculated as a whole   | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business.             |
| C0180/R0010             | Technical provisions<br>calculated as a whole —<br>Total Non–Life obli-<br>gation   | The total amount of technical provisions calculated as a whole regarding direct and accepted business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business.  |
| C0020 to<br>C0130/R0020 | Technical provisions<br>calculated as a whole —<br>direct business  | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the direct business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business.                            |
| C0180/R0020             | Total Non–Life obli-<br>gations, Technical<br>provisions calculated as a<br>whole, total direct<br>business                               | The total amount of technical provisions calculated as a whole, for the direct business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business.  |
| C0020 to<br>C0130/R0030 | Technical provisions<br>calculated as a whole —<br>accepted proportional<br>reinsurance business  | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted proportional reinsurance business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business. |
| C0180/R0030             | Total Non–Life obli-<br>gations, Technical<br>provisions calculated as a<br>whole, total accepted<br>proportional reinsurance<br>business | The total amount of technical provisions calculated as a whole, for the accepted proportional reinsurance business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/ SPV and Finite Re related to this business.   |

**▼ B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0140 to C0170/R0040 | Technical provisions calculated as a whole — accepted non-proportional reinsurance business   | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted non-proportional reinsurance business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0180/R0040          | Total Non-Life obligations, Technical provisions calculated as a whole, total accepted non proportional reinsurance business                                      | The total amount of technical provisions calculated as a whole, for the accepted non-proportional reinsurance business.<br><br>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.   |
| C0020 to C0170/R0050 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35   |
| C0180/R0050          | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | The total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business.                          |

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

|                      |   |  |
|----------------------|---|--|
| C0020 to C0170/R0060 | Best Estimate of Premium provisions, Gross, total                             | The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. |
| C0180/R0060          | Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total | The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.   |
| C0020 to C0130/R0070 | Best Estimate of Premium provisions, Gross — direct business                  | The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.                |

▼ **B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0180/R0070          | Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total direct business  | The total amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.   |
| C0020 to C0130/R0080 | Best Estimate of Premium provisions, Gross — accepted proportional reinsurance business  | The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.     |
| C0180/R0080          | Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted proportional reinsurance business   | The total amount of best estimate for premium provisions, for the accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.  |
| C0140 to C0170/R0090 | Best Estimate of Premium provisions, Gross — accepted non proportional reinsurance business  | The amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0090          | Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted non proportional reinsurance business   | The total amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.  |
| C0020 to C0170/R0100 | Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business | Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.                             |
| C0180/R0100          | Total Non–Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default              | The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.   |



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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0020 to C0170/R0110 | Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business | The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 regarding direct and accepted reinsurance business. |
| C0180/R0110          | Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses                | The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions.   |
| C0020 to C0170/R0120 | Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.  | The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.  |
| C0180/R0120          | Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses  | The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions.   |
| C0020 to C0170/R0130 | Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business                              | The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.                             |
| C0180/R0130          | Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.  | The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions.  |

▼ **B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0020 to C0170/R0140 | Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business. |
| C0180/R0140          | Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.                     | The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.   |
| C0020 to C0170/R0150 | Net best estimate of Premium provisions — Direct and accepted reinsurance business   | The amount of net best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| C0180/R0150          | Total Non–Life obligations, Net best estimate of Premium provisions  | The total amount of net best estimate for premium provisions.   |
| C0020 to C0170/R0160 | Best Estimate of Claims Provisions, Gross, Total   | The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. |
| C0180/R0160          | Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total   | The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.  |
| C0020 to C0130/R0170 | Best Estimate of Claims Provisions, Gross — direct business  | The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business.              |
| C0180/R0170          | Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total direct business   | The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.   |

▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0020 to C0130/R0180 | Best Estimate of Claims Provisions, Gross — accepted proportional reinsurance business  | The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted proportional reinsurance.                         |
| C0180/R0180          | Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business   | The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.   |
| C0140 to C0170/R0190 | Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business  | The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted non proportional reinsurance.                     |
| C0180/R0190          | Total Non–Life obligations, Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business  | The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.   |
| C0020 to C0170/R0200 | Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default                             | Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0200          | Total Non–Life obligations, Best estimate of Claims Provisions, Total recoverable from reinsurance/SPV and Finite 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.   |

**▼ B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0020 to C0170/R0210 | Best Estimate of Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business                                   | The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0210          | Total Non–Life obligations, Best estimate of Claims provisions, Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business | The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.  |
| C0020 to C0170/R0220 | Best Estimate of Claims provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.  | The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.   |
| C0180/R0220          | Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from SPV before adjustment for expected losses  | The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.  |
| C0020 to C0170/R0230 | Best Estimate of Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business.   | The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.                     |
| C0180/R0230          | Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.  | The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.   |

▼ **B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0020 to C0170/R0240 | Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0240          | Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default.                     | The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.  |
| C0020 to C0170/R0250 | Net best estimate of Claims provisions — Direct and accepted reinsurance business  | The amount of net best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.  |
| C0180/R0250          | Total Non–Life obligations, Net best estimate of Claims Provisions   | The total amount of net Best Estimate for Claims Provisions.   |
| C0020 to C0170/R0260 | Total best estimate, Gross — Direct and accepted reinsurance business  | The amount of Total gross best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.  |
| C0180/R0260          | Total Non–Life obligations, Total Best Estimate, Gross   | The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).  |
| C0020 to C0170/R0270 | Total best estimate, Net — Direct and accepted reinsurance business  | The amount of Total net best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.  |
| C0180/R0270          | Total Non–Life obligations, Total Best Estimate, Net   | The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).  |

**▼ B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0020 to C0170/R0280 | Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin | The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business. |
| C0180/R0280          | Total Non-Life obligations, Total risk margin   | The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)).  |

**Amount of the transitional on Technical Provisions**

|                      |   |   |
|----------------------|---|---|
| C0020 to C0170/R0290 | Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole | Amount of the transitional deduction to Technical Provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀        |
| C0180/R0290          | Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀ |
| C0020 to C0170/R0300 | Amount of the transitional on Technical Provisions — Best Estimate                              | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                                     |
| C0180/R0300          | Amount of the transitional on Technical Provisions — Best Estimate                              | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the best estimate.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                              |
| C0020 to C0170/R0310 | Amount of the transitional on Technical Provisions — Risk Margin                                | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                                       |
| C0180/R0310          | Amount of the transitional on Technical Provisions — Risk Margin                                | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the risk margin.<br>► <b>M1</b> This value shall be reported as a negative value when it reduces the technical provisions. ◀                                |

**Technical provisions — Total**

|                      |  |   |
|----------------------|--|---|
| C0020 to C0170/R0320 | Technical provisions, Total — Direct and accepted reinsurance business | The total amount of gross technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
|----------------------|--|---|

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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0180/R0320          | Total Non–Life obligations, Technical Provision — total   | The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.   |
| C0020 to C0170/R0330 | Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.      |
| C0180/R0330          | Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business            | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.  |
| C0020 to C0170/R0340 | Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance — Direct and accepted reinsurance business  | The total amount of net technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0180/R0340          | Total Non–Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business   | The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.   |

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

|                      |  |   |
|----------------------|--|---|
| C0020 to C0170/R0350 | Line of Business, further segmentation by (Homogeneous Risk Groups) — Premium provisions — Total number of homogeneous risk groups | Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non–proportional reinsurance, in respect of premium provisions. |
|----------------------|--|---|

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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0020 to C0170/R0360 | Line of Business, further segmentation by (Homogeneous Risk Groups) — Claims provisions — Total number of homogeneous risk groups | Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, in respect of claims provisions.  |
| C0020 to C0170/R0370 | Best estimate Premium Provisions, Cash out-flows, future benefits and claims  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.               |
| C0180/R0370          | Best estimate Premium Provisions, Cash out-flows, future benefits and claims — Total  | The total amount of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions.  |
| C0020 to C0170/R0380 | Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0380          | Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows — Total                                | The total amount of future expenses and other cash-out flows used to determine the gross best estimate of premium provisions.   |
| C0020 to C0170/R0390 | Best estimate Premium Provisions, Cash in-flows, future premiums  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.                           |
| C0180/R0390          | Best estimate Premium Provisions, Cash in-flows, future premiums — Total  | The total amount of future premiums used to determine the gross best estimate of premium provisions.  |



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|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0020 to C0170/R0400 | Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)         | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for other cash in-flows, including recoverables from salvages and subrogations, used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0400          | Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. recoverables from salvages and subrogations) — Total | The total amount of Other cash-in flows (including recoverables from salvages and subrogations) used to determine the gross best estimate of premium provisions.  |
| C0020 to C0170/R0410 | Best estimate Claims Provisions, Cash out-flows, future benefits and claims  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.  |
| C0180/R0410          | Best estimate Claims Provisions, Cash out-flows, future benefits and claims — Total  | The total amount of Claims Provisions, Cash out-flows, future benefits and claims used to determine the gross best estimate of claims provisions.   |
| C0020 to C0170/R0420 | Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.                                    |
| C0180/R0420          | Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows — Total                                | The total amount of Claims Provisions, Cash out-flows, future expenses and other cash-out flows used to determine the gross best estimate of claims provisions.   |

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|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0020 to C0170/R0430 | Best estimate Claims Provisions, Cash in-flows, future premiums  | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.   |
| C0180/R0430          | Best estimate Claims Provisions, Cash in-flows, future premiums — Total  | The total amount of Claims Provisions, cash in-flows, future premiums used to determine the gross best estimate of claims provisions.  |
| C0020 to C0170/R0440 | Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations)                                 | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0440          | Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations) — Total                         | The total amount of Claims Provisions, cash in-flows, Other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of claims provisions.   |
| C0020 to C0170/R0450 | Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations         | Indicate the percentage of gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business.   |
| C0180/R0450          | Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations — Total | Indicate the percentage of total gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance.   |
| C0020 to C0170/R0460 | Best estimate subject to transitional of the interest rate   | Indicate the amount of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0180/R0460          | Best estimate subject to transitional of the interest rate — Total Non–Life obligation                                  | Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of Best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure.  |
| C0020 to C0170/R0470 | Technical provisions without transitional of the interest rate  | Indicate the amount of the technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.        |
| C0180/R0470          | Technical provisions without transitional of the interest rate — Total Non–Life obligation                              | Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0020 to C0170/R0480 | Best estimate subject to volatility adjustment  | Indicate the amount of best estimate reported in R0260 subject to volatility adjustment, for each Line of Business.  |
| C0180/R0480          | Best estimate subject to volatility adjustment — Total Non–Life obligation  | Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the best estimate reported in R0260 subject to volatility adjustment.   |
| C0020 to C0170/R0490 | Technical provisions without volatility adjustment and without others transitional measures                             | Indicate the amount of Technical provisions without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.  |
| C0180/R0490          | Technical provisions without volatility adjustment and without others transitional measures — Total Non–Life obligation | Indicate the total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of technical provisions without volatility adjustment.<br><br>In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.   |

**▼ B****S.17.02 — Non-Life Technical Provisions — By country****General comments:**

Line of Business for non-life obligations: the lines of business, referred to in Article 80 of Directive 2009/138/EC, as defined in Annex I to Delegated Regulation (EU) 2015/35, referred to direct business.

Health direct insurance business pursued on a non-similar technical basis to life insurance shall be segmented into Non-Life line of business 1 to 3.

Undertakings shall take into account all the obligations in different currencies and convert them into the reporting currency.

The information by country shall be reported according to the following:

- a) Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate (referred to direct business);
- b) Information reported by country shall at least represent 90 % of the total Technical Provisions as a whole and Gross Best Estimate (referred to direct business) of any line of business;
- c) If a specific country has to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;
- d) The other countries shall be reported aggregated in 'other-EEA' or 'other-non EEA';
- e) For the direct insurance business for the lines of business 'Medical expense', 'Income protection', 'Workers' compensation', 'Fire and other damage to property' and 'Credit and suretyship' information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- f) For direct insurance business for all other lines of business not referred in sub-paragraph e) information shall be reported by country where the contract was entered into;

For the purposes of this template 'country where the contract was entered into' means:

- o) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- p) The country where the branch is located (host country) when the contract was sold through a branch;
- q) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- r) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

The information to be reported shall include the volatility adjustment, the matching adjustment, the transitional adjustment to the relevant risk-free interest rate term structure and the transitional deduction to technical provisions.

|             | ITEM             | INSTRUCTIONS   |
|-------------|------------------|--|
| C0010/R0040 | Country 1<br>... | Report the country ISO 3166-1 alpha-2 code of each required country, row by row. |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0020 to C0130/R0010 | Gross TP calculated as a whole and Gross BE for different countries — Home country  | Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding direct business only (excluding accepted reinsurance).<br><br>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions. |
| C0020 to C0130/R0020 | Gross TP calculated as a whole and Gross BE for different countries — EEA countries outside the materiality threshold — not reported by country     | Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding direct business only (excluding accepted reinsurance)<br><br>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.                  |
| C0020 to C0130/R0030 | Gross TP calculated as a whole and Gross BE for different countries — Non-EEA countries outside the materiality threshold — not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding direct business only (excluding accepted reinsurance).<br><br>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.                                     |
| C0020 to C0130/R0040 | Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold]             | Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding direct business only (excluding accepted reinsurance).<br><br>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.  |

**S.18.01 — Projection of future cash flows (Best Estimate — Non Life)****General Comments:**

This section relates to annual submission of information for individual undertakings.

This template applies only to Best Estimate and the following shall be considered:

- All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date;
- The cash flows shall be reported gross of reinsurance and undiscounted;
- In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash-flows arising from the contracts are not calculated, the information shall be reported only in those cases where more than 10 % of technical provisions have a settlement period longer than 24 months.

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|                         | ITEM  | INSTRUCTIONS  |
|-------------------------|---|---|
| C0010/R0010<br>to R0310 | Best Estimate Premium Provision (Gross) — Cash out-flows — Future Benefits                          | Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.  |
| C0020/R0010<br>to R0310 | Best Estimate Premium Provision (Gross) — Cash out-flows — Future expenses and other cash-out flows | Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in Article 31 of Delegated Regulation (EU) 2015/35 and other cash-out flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. |
| C0030/R0010<br>to R0310 | Best Estimate Premium Provision (Gross) — Cash in-flows — Future Premiums                           | Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.   |
| C0040/R0010<br>to R0310 | Best Estimate Premium Provision (Gross) — Cash in-flows — Other cash-in flows                       | Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after.   |
| C0050/R0010<br>to R0310 | Best Estimate Claims Provision (Gross) — Cash out-flows — Future Benefits                           | Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.  |
| C0060/R0010<br>to R0310 | Best Estimate Claims Provision (Gross) — Cash out-flows — Future Expenses and other cash-out flows  | Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and other cash-flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after.   |
| C0070/R0010<br>to R0310 | Best Estimate Claims Provision (Gross) — Cash in-flows — Future premiums                            | Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.   |
| C0080/R0010<br>to R0310 | Best Estimate Claims Provision (Gross) — Cash in-flows — Other cash-in flows                        | Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after.   |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0090/R0010 to R0310 | Total recoverable from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30 and from year 31 and after.<br><br>The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |

**S.19.01 — Non-life insurance claims****General comments:**

This section relates to annual submission of information for individual entities.

Claims development triangles show the insurer's estimate of the cost of claims (claims paid and claims provisions under Solvency II valuation principle) and how this estimate develops over time.

Three set of triangles are required regarding claims paid, best estimate of claims provisions and RBNS claims.

This template shall be reported for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and material considering the following specifications:

- i. reporting by line of business: it is required to report lines of business 1–12 (as reported in S.17.01) for both direct and accepted proportional reinsurance (to be reported together) and lines of business 25–28 for accepted non-proportional reinsurance;
- ii. If the total gross best estimate for one non-life line of business represents more than 3 % of the total gross best estimate of the claims provision the information shall be reported with the following split by currencies in addition to the total for the line of business:
  - a) Amounts in the reporting currency;
  - b) Amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business; or
  - c) Amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions in the original currency from that non-life line of business but more than 5 % of total gross best estimate of the claims provisions in the original currency.
- iii. If the total gross best estimate for one non-life line of business represents less than 3 % of the total gross best estimate of the claims provision no currency split is required, only the total for the line of business shall be reported.
- iv. The information by currency shall be reported in the original currency of the contracts unless otherwise specified.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, provided that they use the same year consistently, year on year.

**▼ B**

The default length of run-off triangle is 15 + 1 years for all lines of business but the reporting requirement is based on the undertakings' claims development (if length of the claims settlement cycle is shorter than 15 years, undertakings are required to report according to the internal shorter development).

Historical data, starting from the first time application of Solvency II, are required for claims paid and RBNS claims but not for Best Estimate of Claims Provision. For the compilation of the historical data for claims paid and RBNS claims the same approach concerning the length of triangle for the on-going reporting will be applied (i.e. the shorter between 15 + 1 years and the undertakings' claims settlement cycle).

All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

- iii. All or part of the obligation has been formally settled as an annuity; and
- iv. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

The sum of provisions in templates S.16.01 and S.19.01 for one non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims reserves originating from this line of business.

|       | ITEM             | INSTRUCTIONS   |
|-------|------------------|--|
| Z0010 | Line of Business | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — 1 and 13 Medical expense insurance</li> <li>2 — 2 and 14 Income protection insurance</li> <li>3 — 3 and 15 Workers' compensation insurance</li> <li>4 — 4 and 16 Motor vehicle liability insurance</li> <li>5 — 5 and 17 Other motor insurance</li> <li>6 — 6 and 18 Marine, aviation and transport insurance</li> <li>7 — 7 and 19 Fire and other damage to property insurance</li> <li>8 — 8 and 20 General liability insurance</li> <li>9 — 9 and 21 Credit and suretyship insurance</li> <li>10 — 10 and 22 Legal expenses insurance</li> <li>11 — 11 and 23 Assistance</li> <li>12 — 12 and 24 Miscellaneous financial loss</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> </ul> |



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|                                | ITEM   | INSTRUCTIONS  |
|--------------------------------|--|---|
| Z0020                          | Accident year or Underwriting year                                 | Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:<br><br>1 — Accident year<br><br>2 — Underwriting year  |
| Z0030                          | Currency   | Identify the ISO 4217 alphabetic code of the currency in which the obligation is denominated.<br><br>This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| Z0040                          | Currency conversion  | Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used:<br><br>1 — Original currency<br><br>2 — Reporting currency<br><br>Only applicable when reporting by currency.   |
| C0010 to C0160/ R0100 to R0250 | Gross Claims Paid (non-cumulative) — Triangle                      | The Gross Claims Paid, net of salvage and subrogation, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).<br><br>The data are in absolute amount, non-cumulative and undiscounted.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C0170/ R0100 to R0260          | Gross Claims Paid (non-cumulative) — In current year               | Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0110 to R0250.<br><br>R0260 is the total of R0110 to R0250.  |
| C0180/ R0100 to R0260          | Gross Claims Paid — Sum of years (cumulative)                      | ► <b>M1</b> 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      | 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.<br><br>The data are in absolute amount, non-cumulative and undiscounted.  |
| C0360/ R0100 to R0260          | Gross Best Estimate Claims Provisions — Year end (discounted data) | Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0110 to R0250.<br><br>R0260 is the total of R0110 to R0250   |

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|                                | ITEM   | INSTRUCTIONS  |
|--------------------------------|--|---|
| C0400 to C0550/ R0100 to R0250 | 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 incurred but not reported claims ('IBNR'). These may be case-by-case reserves estimated by claim handlers and do not need to be on a best estimate Solvency II basis. The reported but not settled claims ('RBNS') shall be measured using consistent reserve strength over time.</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 but excludes any expenses.</p> |
| C0560/ R0100 to R0260          | Gross Reported but not Settled Claims (RBNS) — Year end (discounted data)              | <p>Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0110 to R0250.</p> <p>R0260 is the total of R0110 to R0250.</p>   |
| C0600 to C0750/ R0300 to R0450 | Reinsurance Recoveries received (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 payments, reported in the 'Gross Claims Paid (non-cumulative)', covered by a reinsurance contract.</p> <p>The amounts shall be considered after the adjustment for the counterparty default.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>   |
| C0760/ R0300 to R0460          | Reinsurance Recoveries received (non-cumulative) — In current year                     | <p>Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0310 to R0450.</p> <p>R0460 is the total of R0310 to R0450.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>  |
| C0770/ R0300 to R0450          | Reinsurance Recoveries received — Sum of years (cumulative)                            | <p>Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the i-accident/underwriting year), including total.</p>   |
| C0800 to C0950/ R0300 to R0450 | Undiscounted Best Estimate Claims Provisions — Reinsurance recoverable — Triangle      | <p>Provisions referred to the amounts recoverable from reinsurance contracts and special purpose vehicles. In the triangle is required to reported undiscounted data, while the column 'Year end' will contain data on discounted basis.</p> <p>The amounts shall be considered after the adjustment for the counterparty default.</p>  |
| C0960/ R0300 to R0460          | Best Estimate Claims Provisions — Reinsurance recoverable — Year end (discounted data) | <p>Total 'Year end' reflects the last diagonal but a on discounted basis (all data referred to last reporting year) from R0310 to R0450.</p> <p>R0460 is the total of R0310 to R0450.</p>   |

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|                                | ITEM  | INSTRUCTIONS  |
|--------------------------------|---|---|
| C1000 to C1150/ R0300 to R0450 | Reinsurance RBNS Claims — Triangle  | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) of reinsurance share of provisions, reported in the 'Gross Reported but not Settled Claims (RBNS)', covered by a reinsurance contract.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C1160/ R0300 to R0460          | Reinsurance RBNS Claims — Year end  | Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0310 to R0450.<br><br>R0460 is the total of R0310 to R0450.  |
| C1200 to C1350/ R0500 to R0650 | Net Claims Paid (non-cumulative) — Triangle                                   | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) of claims paid net of salvage/subrogation and reinsurance.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses.   |
| C1360/ R0500 to R0660          | Net Claims Paid (non-cumulative) — In current year                            | Total 'Current year' reflects the last diagonal (all data referred to last reporting year), from R0510 to R0650.<br><br>R0660 is the total of R0510 to R0650  |
| C1370/ R0500 to R0660          | Net Claims Paid — Sum of year (cumulative)                                    | Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.  |
| C1400 to C1550/ R0500 to R0650 | Net Undiscounted Best Estimate Claims Provisions — Triangle                   | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance.  |
| C1560/ R0500 to R0660          | Net Undiscounted Best Estimate Claims Provisions — Year end (discounted data) | Total 'Year end' reflects the last diagonal but on a on discounted basis (all data referred to last reporting year) from R0510 to R0650.<br><br>R0660 is the total of R0510 to R0650  |
| C1600 to C1750/ R0500 to R0650 | Net RBNS Claims — Triangle  | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Claims Outstanding net of salvage/subrogation and reinsurance.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses.  |
| C1760/ R0500 to R0660          | Net RBNS Claims — Year end  | Total 'Year end' reflects the last diagonal (all data referred to last reporting year) from R0510 to R0650.<br><br>R0660 is the total of R0510 to R0650.  |

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|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
| <b>Inflation rates (only in the case of using methods that take into account inflation to adjust data)</b> |  |   |
| C1800 to C1940/ R0700  | Historic inflation rate — total                | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, historic inflation rate used to adjusted historical paid losses triangles.   |
| C1800 to C1940/ R0710  | Historic inflation rate — external inflation   | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic external inflation: which is the 'economic' or 'general' inflation, i.e. the increase of the price of goods and services in an specific economy (e.g. Consumer Price Index, Producer Price Index, etc. |
| C1800 to C1940/ R0720  | Historic inflation rate — endogenous inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.                           |
| C2000 to C2140/ R0730  | Expected inflation rate — total                | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, expected inflation rate used to adjusted historical paid losses triangles.   |
| C2000 to C2140/ R0740  | Expected inflation rate — external inflation   | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected external inflation: which is the 'economic' or 'general' inflation, i.e. the increase of the price of goods and services in an specific economy (e.g. Consumer Price Index, Producer Price Index, etc. |
| C2000 to C2140/ R0750  | Expected inflation rate — endogenous inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.                           |
| C2200/ R0760   | Description of inflation rate used             | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report narrative description of inflation rate used.   |

**S.20.01 — Development of the distribution of the claims incurred****General comments:**

This section provides an overview about the run-off/movement of non-life claims portfolios, in terms of both claims paid (split by different type of claims) and RBNS claims (as defined in S.19.01).

This template must be filled for each Line of Business (12 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, in total) with regards to gross direct business (i.e. undertakings are exempted to report the accepted — proportional and non-proportional — business); in case of RBNS denominated in different currencies, it is required to report only the total in the reporting currency.

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With regard to the number of claims to be reported, undertakings will use their specific definition or, if available, specification existing at national level (for instance requirement laid down by the National Supervisory Authority). However, each claim shall be reported once. If any claim is closed and reopened during the year, it shall not be reported in the column 'Reopen Claims during the year' but it shall be reported in relevant column regarding 'Open Claims at the beginning of the year' or 'Claims reported during the year'.

Undertakings are required to report data on accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

As per the number of years to be reported, the same reporting requirement introduced in S.19.01 applies.

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| Z0010                | Line of business   | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> </ul> |
| 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Accident year</li> <li>2 — Underwriting year</li> </ul>  |
| 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>   |

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|                         | ITEM  | INSTRUCTIONS  |
|-------------------------|---|---|
| C0030/R0010<br>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 those attributable to specific claims.</p>                  |
| C0040/R0010<br>to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross payments made during the current year                     | <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 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 those attributable to specific claims.</p>        |
| C0050/R0010<br>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                             | <p>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.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>         |
| C0060/R0010<br>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    | <p>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.</p>   |
| C0070/R0010<br>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 | <p>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.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p> |

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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| 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   | <p>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.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims</p>         |
| C0090/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment   | <p>The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p>   |
| 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 | <p>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.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>                 |
| C0110/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year — Number of claims  | <p>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.</p>  |
| C0120/R0010 to R0160 | 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, 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 those attributable to specific claims.</p> |
| 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   | <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, 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 those attributable to specific claims.</p>  |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| 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 of the year, settled with payment — Gross payments made during the current year       | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0160/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  |
| C0170/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Number of claims  | The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  |
| C0180/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Gross payments made during the current year                                 | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.                       |
| C0190/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Gross RBNS at the end of the period   | The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.<br><br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.                        |
| C0200/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period — Number of claims ended with payments                                    | The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  |



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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0210/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period — Gross payments made during the current year                             | <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 those attributable to specific claims.</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 those attributable to specific claims.</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 those attributable to specific claims.</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 those attributable to specific claims.</p>  |
| 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.  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0110/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Number of claims  | Total number of claims reported during the year still open at the end of the year.  |
| C0120/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year                               | Total of gross payments, net of salvage and subrogation, made during the current year in relation to total number of claims reported during the year still open at the end of the year.<br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0130/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period                                       | Total of Gross RBNS, net of salvage and subrogation, at the end of the period in relation to total number of claims reported during the year still open at the end of the year.<br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.         |
| C0140/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments              | Total number of claims reported during the year and settled with payments.  |
| C0150/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year       | Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments.<br>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.                                  |
| C0160/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | Total number of claims reported during the year and settled without any payment.  |

**S.21.01 — Loss distribution risk profile****General comments:**

This section relates to annual submission of information for individual undertakings.

The information shall be filled in relation to non-life business (including health insurance business other than that pursued on a similar basis to that of life insurance ('Non-SLT Health')) only for the direct business. There shall be a separate template for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

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The loss distribution profile non-life shows the distribution, in (predefined) brackets, of the claims incurred during the reporting year.

Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open or closed, which belongs to a specific accident year ('AY')/underwriting year ('UWY') (AY/UWY). Claims incurred amounts include all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. Data regarding claims shall be reported net of salvage and subrogation.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

The default brackets to be used are defined in euros. For different reporting currencies each relevant supervisory authority shall define the equivalent options for the amounts to be used in the 20 brackets.

An undertaking may use undertaking specific brackets, in particular when incurred losses are lower than EUR 100 000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

|       | ITEM                            | INSTRUCTIONS  |
|-------|---------------------------------|---|
| Z0010 | Line of business                | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> </ol> |
| Z0020 | Accident year/underwriting year | <p>Report the standard used by the undertakings for reporting of template S.19.01. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Accident year</li> <li>2 — Underwriting year</li> </ol>  |

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|  | ITEM  | INSTRUCTIONS   |
|--|---|--|
| C0030/R0010 to R0210   | Start claims incurred                       | <p>Start amount of the interval of the corresponding bracket.</p> <p>In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used:</p> <p>1 — 20 brackets of 5 000 plus 1 extra open bracket for incurred losses &gt; 100 000.</p> <p>2 — 20 brackets of 50 000 plus 1 extra open bracket for incurred losses &gt; 1 million.</p> <p>3 — 20 brackets of 250 000 plus 1 extra open bracket for incurred losses &gt; 5 million.</p> <p>4 — 20 brackets of 1 million plus 1 extra open bracket for incurred losses &gt; 20 million.</p> <p>5 — 20 brackets of 5 million plus 1 extra open bracket for incurred losses &gt; 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when incurred losses &lt; 100 000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority.</p> <p>The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.</p> <p>For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.</p> |
| C0040/R0010 to R0200   | End claims incurred                         | End amount of the interval of the corresponding bracket.   |
| C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0010 to R0210 | Number of claims AY/UWY year N:N-14         | The number of claims attributed to each of the accident/underwriting years N to N-14, whose claims incurred during the reporting year falls within the start amount and end amount of the applicable bracket. The number of claims is the sum of the accumulated number of open claims at the end of the period plus the accumulated number of closed claims ended with payments.  |
| C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0010 to R0210 | Total claims incurred AY/UWY year N:N-14    | <p>The accumulated and aggregated amount of claims incurred of all individual claims, attributed to each of the accident/underwriting years N to N-14, whose claims incurred during the reporting year falls within the start amount and end amount of the applicable bracket.</p> <p>For smaller claims, estimations (e.g. default amount) are allowed as long as it is in line with the amounts considered in run-off triangles reported in Non-life Insurance Claims Information (template S.19.01).</p> <p>Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY).</p>   |
| C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0300          | Number of claims AY/UWY year N:N-14 — Total | Total of the accumulated and aggregated number of claims for all brackets for each of the years N to N-14.   |

**▼ B**

|   | ITEM   | INSTRUCTIONS  |
|---|--|---|
| C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0300 | Total claims incurred AY/<br>UWY year N:N-14 — Total | Total of the accumulated and aggregated claims incurred for all brackets for each of the years N to N-14. |

**S.21.02 — Underwriting risks non-life****General comments:**

This section relates to annual submission of information for individual undertakings.

Template shall be filled in relation to non-life business (including Non-SLT Health) only for direct business.

In this template the 20 biggest single underwriting risks, based on net retention, across all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall be reported. If the 2 biggest single underwriting risks for any of the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 are not covered through the above methodology, then they shall be reported in addition. In case a single underwriting risk of a specific line of business forms part of the top 20, the same risk of the affected line of business must only be filled in once.

Net retention of the single underwriting risk means the maximum possible liability of the undertaking after the recoverables from reinsurers (including SPV and Finite Reinsurance) and the original deductible of the policyholder has been taken into account. In case the net retention is equal for too many risks the policy with the highest Sum insured shall be used as a second criteria. In case the Sum insured is also the same and the most appropriate risk considering the risk profile of the undertaking must be used as the ultimate criteria.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0010 | Risk identification code  | The code is a unique identifying number assigned by the undertaking that identifies the risk and shall remain unchanged for subsequent annual reports.   |
| C0020 | Identification of the company/<br>person to which the risk<br>relates | If the risk relates to a company identify the name of the company to whom the risk relates.<br><br>If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format. |
| C0030 | Description risk  | The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured.   |

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|       | ITEM                              | INSTRUCTIONS  |
|-------|-----------------------------------|---|
| C0040 | Line of business                  | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> </ul> |
| 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 to 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                          | ► <b>M1</b> 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 shall be specified. If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer. In case of a joint several liability, the part belonging to a defaulting co-insurer must be included as well.</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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Sum Insured:</li> </ul> <p>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</p>   |

▼ B

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>2 — Maximum Possible Loss:<br/>loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss:<br/>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:<br/>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:<br/>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 Annex I to Delegated Regulation (EU) 2015/35, 'Fire and other damage to property insurance', similar definitions might be in place for other lines of business.</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 placed for 100 % but only for 80 % the 20 % not placed shall 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.   |

**▼ B****S.21.03 — Non-life distribution of underwriting underwriting risks — by sum insured****General comments:**

This section relates to annual submission of information for individual undertakings.

The template is retrospective and shall be filled in relation to non-life business (including Non-SLT Health) only for the direct business and only for the Non-life Lines of Business (lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35).

The underwriting risk portfolio is the distribution, in (predefined) brackets, of the sum insured of each and every single underwriting risk which have been accepted by the undertaking. The underwriting risk portfolio is per line of business. However, whereas some lines of business are reportable on a compulsory basis for all member states, the individual member states may also require compulsory basis reporting for further lines of business where deemed to be relevant. For certain lines of business, the template would not be applicable. (See also item Line of business).

The default brackets to be used are defined in euros. For different reporting currencies each relevant supervisory authority shall define the equivalent options for the amounts to be used in the 20 brackets.

An undertaking may use undertaking specific brackets, in particular when sum insured is lower than EUR 100 000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

By default the reference date shall be the end of the reporting year, however if duly justified, the undertaking may choose the reference date of collecting the information from the policy administration. This means that the underwriting risk portfolio can be based for example on the same reference date that is used to collect similar information for the renewal of reinsurance treaties and facultative cover.

The sum insured relates to each and every individual underwriting risk, only looking at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out. This means:

- If the sum insured of the additional cover for 'Theft' is lower than the sum insured of the main cover for 'Fire and other damage' (both belonging to the same line of business), the highest sum insured must be taken.
- A policy cover comprising a number of buildings across the country/car fleet etc must be broken down.
- If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer.
- In case of joint liability through co-insurance, the part belonging to a defaulting co-insurer must be included in the sum insured as well.

|       | ITEMS            | INSTRUCTIONS  |
|-------|------------------|---|
| Z0010 | Line of business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported.<br>First category: lines of business that are compulsory for all member states: |



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|                       | ITEMS             | INSTRUCTIONS   |
|-----------------------|-------------------|--|
|                       |                   | <p>— Other motor insurance;</p> <p>— Marine, aviation and transport insurance;</p> <p>— Fire &amp; other damage to property insurance;</p> <p>— Credit &amp; Suretyship insurance.</p> <p>Second category: lines of business that are compulsory at the discretion of each individual NSAs:</p> <p>— Motor vehicle liability insurance;</p> <p>— General liability insurance;</p> <p>— Medical expense insurance;</p> <p>— Income protection insurance;</p> <p>— Worker's compensation insurance;</p> <p>— Miscellaneous financial loss;</p> <p>— Legal expenses insurance;</p> <p>— Assistance.</p> <p>The following closed list shall be used:</p> <p>1 — Medical expense insurance</p> <p>2 — Income protection insurance</p> <p>3 — Workers' compensation insurance</p> <p>4 — Motor vehicle liability insurance</p> <p>5 — Other motor insurance</p> <p>6 — Marine, aviation and transport insurance</p> <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</p> <p>12 — Miscellaneous financial loss</p>  |
| C0020/<br>R0010–R0210 | Start sum insured | <p>Start amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.</p> <p>In case the reporting currency is in Euros, one of the following 5 base options for the distribution of the underwriting risks can be used:</p> <p>1 — 20 brackets of 25 000 plus 1 extra bracket for Sum Insured &gt; 500 000.</p> <p>2 — 20 brackets of 50 000 plus 1 extra bracket for Sum Insured &gt; 1 million.</p> <p>3 — 20 brackets of 250 000 plus 1 extra bracket for Sum Insured &gt; 5 million.</p> <p>4 — 20 brackets of 1 million plus 1 extra bracket for Sum Insured &gt; 20 million.</p> <p>5 — 20 brackets of 5 million plus 1 extra bracket for Sum Insured &gt; 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when Sum Insured &lt; 100 000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority.</p> <p>For policies where there is no Sum Insured defined in the policy the undertaking shall do their own estimations or use default values.</p> |

**▼ B**

|                       | ITEMS                                | INSTRUCTIONS   |
|-----------------------|--------------------------------------|--|
|                       |                                      | The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.<br>For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets. |
| C0030/<br>R0010–R0200 | End sum insured                      | End amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.  |
| C0040/<br>R0010–R0210 | Number of underwriting risks         | The number of underwriting risks whose sum insured falls within the start amount and end amount of the applicable bracket.   |
| C0040/R0220           | Number of underwriting risks — Total | Total number of underwriting risks reported in all brackets.   |
| C0050/<br>R0010–R0210 | Total sum insured                    | The aggregated amount of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks, whose sum insured falls within the start amount and end amount of the applicable bracket.   |
| C0050/R0220           | Total sum insured — Total            | Total of the aggregated amounts of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks reported in all brackets.  |
| C0060/<br>R0010–R0210 | Total annual written premium         | The aggregated amount of the written premium as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 of the underlying underwriting risks.  |
| C0060/R0220           | Total annual written premium — Total | Total of the aggregated amounts of the annual written premium reported in all brackets.  |

**S.22.01 — Impact of long term guarantees measures and transitionals****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant when at least one long term guarantee measure or transitional is used by the undertaking.

This template shall reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a step-by-step approach should be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be reported positive if they increase the amount of the item being reported and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values shall be reported).

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of technical provisions including long term guarantee measures and transitional measures |

▼ B

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0020/R0010 | Without transitional on technical provisions — Technical Provisions                          | Total amount of technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0010 | Impact of transitional on technical provisions — Technical provisions                        | Amount of the adjustment to the technical provisions due to the application of the transitional deduction to technical provisions.<br>It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.   |
| C0040/R0010 | Without transitional on interest rate — Technical Provisions                                 | Total amount of technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment ('MA').   |
| C0050/R0010 | Impact of transitional on interest rate — Technical provisions                               | Amount of the adjustment to the technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br>It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.   |
| C0060/R0010 | Without volatility adjustment and without other transitional measures — Technical Provisions | Total amount of technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.   |
| C0070/R0010 | Impact of volatility adjustment set to zero — Technical provisions                           | Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br>It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0010 | Without matching adjustment and without all the others — Technical Provisions                | Total amount of technical provisions without any LTG measure.   |
| C0090/R0010 | Impact of matching adjustment set to zero — Technical Provisions                             | Amount of the adjustment to the technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br>It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0010 | Impact of all LTG measures and transitionals — Technical Provisions                          | Amount of the adjustment to the technical provisions due to the application of the LTG measures and transitionals.  |
| C0010/R0020 | Amount with LTG measures and transitionals — Basic own funds                                 | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |

▼B

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0020/R0020 | Without transitional on technical provisions — Basic own funds                          | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds                        | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.  |
| C0040/R0020 | Without transitional on interest rate — Basic own funds                                 | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0050/R0020 | Impact of transitional on interest rate — Basic own funds                               | Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.  |
| C0060/R0020 | Without volatility adjustment and without other transitional measures — Basic own funds | Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0020 | Impact of volatility adjustment set to zero — Basic own funds                           | Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0020 | Without matching adjustment and without all the others — Basic own funds                | Total amount of basic own funds calculated considering technical provisions without any LTG measure.   |
| C0090/R0020 | Impact of matching adjustment set to zero — Basic own funds                             | Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0020 | Impact of all LTG measures and transitionals — Basic own funds                          | Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0030 | Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities                            | Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0030 | Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities                          | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0030 | Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities                        | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0030 | Without transitional on interest rate — Basic own funds — Excess of assets over liabilities                                 | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0030 | Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities                               | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0030 | Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0030 | Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities                           | Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the excess of assets over liabilities considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020 and C0040. |
| C0080/R0030 | Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities                | Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure.  |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0090/R0030 | Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities                                    | Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the excess of assets over liabilities considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0030 | Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities                                 | Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.  |
| C0010/R0040 | Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio     | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0040 | Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio   | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| 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.<br><br>It shall be the difference between the restricted own funds due to ring-fencing calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.  |
| C0040/R0040 | Without transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio          | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0040 | Impact of transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio        | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the restricted own funds due to ring-fencing calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0060/R0040 | Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0040 | Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                           | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the restricted own funds due to ring-fencing considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the restricted own funds due to ring-fencing considering technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0040 | Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without any LTG measure.   |
| C0090/R0040 | Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                             | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the restricted own funds due to ring-fencing considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the restricted own funds due to ring-fencing considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0040 | Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                          | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the LTG measures and transitionals.  |
| C0010/R0050 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR   | Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.   |
| C0020/R0050 | Without transitional on technical provisions — Eligible own funds to meet SCR   | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0030/R0050 | Impact of transitional on technical provisions — Eligible own funds to meet SCR                        | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p>  |
| C0040/R0050 | Without transitional on interest rate — Eligible own funds to meet SCR                                 | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0050/R0050 | Impact of transitional on interest rate — Eligible own funds to meet SCR                               | <p>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.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.</p>  |
| C0060/R0050 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0050 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR                           | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020 and C0040.</p>   |
| C0080/R0050 | Without matching adjustment and without all the others — Eligible own funds to meet SCR                | Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.   |
| C0090/R0050 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR                             | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.</p> |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.   |
| 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.<br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0060 | Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1                                 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0060 | Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1                               | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures. |
| C0060/R0060 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |

▼ B

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0070/R0060 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1            | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0060 | Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.  |
| C0090/R0060 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1              | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0060 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.   |
| C0010/R0070 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2             | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0070 | Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2           | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0070 | Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2         | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0040/R0070 | Without transitional on interest rate — Eligible own funds to meet SCR–Tier 2                                 | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0070 | Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 2                               | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0070 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 2 | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0070 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 2                           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 2 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0070 | Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 2                | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without any LTG measure.  |
| C0090/R0070 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 2                             | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 2 considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0070 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2                          | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the LTG measures and transitionals.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0080 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3                            | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0080 | Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 3                          | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0080 | Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 3                        | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0080 | Without transitional on interest rate — Eligible own funds to meet SCR–Tier 3                                 | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0080 | Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 3                               | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0080 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 3 | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0080 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3                           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020 and C0040. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0080/R0080 | Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 3 | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without any LTG measure.  |
| C0090/R0080 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 3              | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0080 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals.   |
| C0010/R0090 | Amount with LTG measures and transitionals — SCR   | Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures   |
| C0020/R0090 | Without transitional on technical provisions –SCR  | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0090 | Impact of transitional on technical provisions — SCR   | Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0090 | Without transitional on interest rate — SCR  | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0090 | Impact of transitional on interest rate — SCR  | Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0060/R0090 | Without volatility adjustment and without other transitional measures — SCR     | Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0090 | Impact of volatility adjustment set to zero — SCR                               | Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0090 | Without matching adjustment and without all the others — SCR                    | Total amount of SCR calculated considering Technical provisions without any LTG measure.  |
| C0090/R0090 | Impact of matching adjustment set to zero — SCR                                 | Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0090 | Impact of all LTG measures and transitionals –SCR                               | Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals.   |
| C0010/R0100 | Amount with LTG measures and transitionals — Eligible own funds to meet MCR     | Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.   |
| C0020/R0100 | Without transitional on technical provisions — Eligible own funds to meet MCR   | Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0100 | Impact of transitional on technical provisions — Eligible own funds to meet MCR | Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.   |
| 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.<br><br>It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.  |
| C0060/R0100 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet MCR | Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0100 | Impact of volatility adjustment set to zero — Eligible own funds to meet MCR                           | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0100 | Without matching adjustment and without all the others — Eligible own funds to meet MCR                | Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without any LTG measure.  |
| C0090/R0100 | Impact of matching adjustment set to zero — Eligible own funds to meet MCR                             | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0100 | Impact of all LTG measures and transitionals — Eligible own funds to meet MCR                          | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the LTG measures and transitionals.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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                          | Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0110 | Impact of transitional on technical provisions — Minimum Capital Requirement                        | Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0110 | Without transitional on interest rate — Minimum Capital Requirement                                 | Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0110 | Impact of transitional on interest rate — Minimum Capital Requirement                               | Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0110 | Without volatility adjustment and without other transitional measures — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0110 | Impact of volatility adjustment set to zero — Minimum Capital Requirement                           | Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the MCR considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0110 | Without matching adjustment and without all the others — MCR  | Total amount of MCR calculated considering technical provisions without any LTG measure.  |
| C0090/R0110 | Impact of matching adjustment set to zero — Minimum Capital Requirement                             | Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the MCR considering technical provisions reported under C0010, C0020, C0040 and C0060. |



**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0100/R0110 | Impact of all LTG measures and transitionals — Minimum Capital Requirement | Amount of the adjustment to the MCR due to the application of the LTG measures and transitionals. |

**S.22.02 — Projection of future cash flows (Best Estimate — Matching portfolios)****General comments:**

This section relates to annual submission of information for individual entities.

This template shall be reported by each matching portfolio approved by the supervisory authority.

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| Z0010                | Matching portfolio   | Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio.<br><br>This number shall be consistent over time and shall be used to identify the matching portfolio number in other templates.   |
| C0020/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period — Longevity, mortality and revision obligations cash outflows | Future cash out-flows related to the longevity, mortality and revision benefits of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.   |
| C0030/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period — Expenses cash outflows                                      | Future cash out-flows related to the expenses of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.   |
| C0040/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period — De-risked Assets cash-flows                                 | Cash flows (out-flows and in-flows) of assets linked to each matching portfolio and split by year of due payment or receipt of the cash flow. These flows shall be appropriately corrected to take into account the probability of default or the portion of the long term average of the spread over the risk-free interest rate as set out in Article 53 of Delegated Regulation (EU) 2015/35. |
| C0050/R0010 to R0450 | Mismatch during reporting period — Positive undiscounted mismatch (inflows > outflows)   | If the frequency is lower than yearly then report the sum of the positive undiscounted mismatches (inflows > outflows) through the year of each row.<br><br>Positive mismatches for some periods shall not be netted off of negative mismatches.   |
| C0060/R0010 to R0450 | Mismatch during reporting period — Negative undiscounted mismatch (inflows < outflows)   | If the frequency is lower than yearly then report the sum of the deficit undiscounted mismatches (inflows < outflows) through the year of each row.<br><br>Negative mismatches for some periods shall not be netted off of positive mismatches.  |

**S.22.03 –Information on the matching adjustment calculation****General comments:**

This section relates to annual submission of information for individual entities.

**▼ B**

This template shall be reported by each matching portfolio approved by the supervisory authority.

|       | ITEM               | INSTRUCTIONS  |
|-------|--------------------|---|
| Z0010 | Matching portfolio | Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio.<br><br>This number has to be consistent over time and shall be used to identify the matching portfolio number in other templates. |

**Overall calculation of the matching adjustment**

|             |   |  |
|-------------|---|--|
| C0010/R0010 | Annual effective rate applied to the CF of the obligations                        | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows ('CF') of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value in accordance with Article 75 of Directive 2009/138/EC of the portfolio of assigned assets.   |
| C0010/R0020 | Annual effective rate of the best estimate  | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of insurance or reinsurance obligations where the time value of money is taken into account using the basic risk-free interest rate term structure.  |
| C0010/R0030 | Probability of default used to de-risk assets cash flows                          | The probability of default corresponds to the amount expressed as a financial percentage (same format as for rows R0010 and R0020) used to adjust the assets cash flows of the assigned portfolio of assets pursuant to Article 53 of Delegated Regulation (EU) 2015/35.<br><br>'De-risked assets cash flows' means 'expected assets cash-flows' as referred to in Article 53 of Delegated Regulation (EU) 2015/35.<br><br>This amount shall not include the increase reported in row R0050. |
| C0010/R0040 | Portion of the fundamental spread not reflected when de-risking assets cash flows | Portion of the fundamental spread that has not been reflected in the adjustment to the cash-flows of the assigned portfolio of assets as set out in Article 53 of Delegated Regulation (EU) 2015/35.<br><br>This amount shall be expressed as a financial percentage (same format as rows R0010 and R0020). This amount shall not include the increase reported in row R0050.  |
| C0010/R0050 | Increase of fundamental spread for sub investment grade assets                    | Increase of the fundamental spread for sub-investment grade assets expressed as a financial percentage (same format as rows R0010, R0020 and R0120). The increase of the probability of default for sub investment grade assets shall be considered in the de-risking of cash flows.   |
| C0010/R0060 | Matching adjustment to the risk free rate   | Matching adjustment to the risk free rate for the reported portfolio, reported as a decimal.   |

**▼ B**

|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
| <b>Eligibility criteria using SCR mortality stress</b> |  |   |
| C0010/R0070  | Mortality risk stress for the purpose of the matching adjustment | Increase of the gross best estimate calculated with the basic risk free rate following a mortality risk stress compared to the gross best estimate calculated with the basic risk rate, as set out in Article 77b (1-f) of Directive 2009/138/EC and Article 52 of Delegated Regulation (EU) 2015/35. |
| <b>Portfolio</b>                                       |  |   |
| C0010/R0080  | Market value of the assets of the portfolio                      | Solvency II value of the assets of the portfolio.   |
| C0010/R0090  | Market value of assets linked to inflation                       | Solvency II value of the assets with return linked to inflation (Article 77b (1) of Directive 2009/138/EC).   |
| C0010/R0100  | Best estimate linked to inflation                                | Amount of best estimate of cash flows of the insurance or reinsurance obligations that depend on inflation.   |
| C0010/R0110  | Market value assets where third party can change the cash flows  | Value of the assets where third party can change the cash flows (Article 77b (1) of Directive 2009/138/EC).   |
| C0010/R0120  | Return on assets — portfolio assets                              | Identify the de-risked Internal Rate of Return ('IRR') of the assets linked to any matching adjustment portfolio measured as the discount rate at which the present value of the cash outflows of an asset equals the present value of its de-risked cash inflows.                                    |
| C0010/R0130  | Market value of surrendered contracts                            | Value of the best estimate of the insurance and reinsurance obligations stemming from contracts underlying each matching adjustment portfolio which have been surrendered during the reporting period.  |
| C0010/R0140  | Number of surrender options exercised                            | Number of surrender options exercised during the reporting period related to insurance and reinsurance obligations of each matching portfolio.  |
| C0010/R0150  | Market value of assets covering surrendered contracts            | Value of the assets, valued in accordance with Article 75 of the Directive 2009/138/EC, covering the insurance and reinsurance obligations surrendered at the time the surrender options were exercised.  |
| C0010/R0160  | Amount paid to policyholders                                     | Value of the amount paid to policyholders according to their surrender rights.<br><br>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.                                      |
| <b>Liabilities</b>                                     |  |   |
| 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.   |

**▼B****S.22.04 — Information on the transitional on interest rates calculation****General comments:**

This section relates to annual submission of information for individual entities.

This template shall be reported by currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied. When filling C0020 only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.

The assessment to distinguish between the Solvency I interest rate intervals might be done by Homogeneous Risk Groups (HRG).

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Overall calculation of the transitional adjustment**

|             |   |  |
|-------------|---|--|
| Z0010       | Currency  | Identify the ISO 4217 alphabetic code of each of the currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied.   |
| C0010/R0010 | Solvency I interest rate                                | The interest rate (as a decimal) as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive.  |
| C0010/R0020 | Annual effective rate                                   | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of admissible insurance and reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of admissible insurance and reinsurance obligations where the time value of money is taken into account using the relevant risk-free interest rate term structure referred to in Article 77(2) of Directive 2009/138/EC. |
| C0010/R0030 | Portion of the difference applied at the reporting date | Percentage (as a decimal) of the difference between the Solvency I interest rate (R0010) and the Annual effective rate (R0020) (e.g. 1,00 at the beginning of the transitional period and 0,00 at the end).  |
| C0010/R0040 | Adjustment to risk free rate                            | Transitional adjustment to the risk free rate expressed as a percentage (as a decimal).  |

**Solvency I interest rate**

|                      |                                    |  |
|----------------------|------------------------------------|--|
| C0020/R0100          | Best estimate — Up to 0.5 per cent | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).<br><br>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.  |
| C0020/R0110 to R0200 | Best estimate — Best estimate      | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.<br><br>The lower reference is exclusive and the higher reference is inclusive.<br><br>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered. |

## ▼ B

|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0020/R0210          | Best estimate — Above 8.0 per cent  | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).<br><br>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered. |
| C0030/R0100          | Average duration of insurance and reinsurance obligations — Up to 0.5 per cent  | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).  |
| C0030/R0110 to R0200 | Average duration of insurance and reinsurance obligations — Average duration of insurance and reinsurance obligations | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.<br><br>The lower reference is exclusive and the higher reference is inclusive.   |
| C0030/R0210          | Average duration of insurance and reinsurance obligations — Above 8.0 per cent  | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).  |

**S.22.05 — Overall calculation of the transitional on technical provisions****General comments:**

This section relates to annual submission of information for individual entities.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0010 | Day 1 Solvency II technical provisions  | Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the first date of the application of the Directive 2009/138/EC. This calculation shall consider all insurance and reinsurance obligations existing at the first date of application of the Directive 2009/138/EC.<br><br>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value reducing the contracts not existing anymore). |
| C0010/R0020 | Technical provisions subject to transitional measure on technical provisions — TP calculated as a whole | Amount of the technical provisions calculated as a whole, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.   |

▼ B

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
|             |   | If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value reducing the contracts not existing anymore).   |
| C0010/R0030 | Technical provisions subject to technical provisions transitional — Best estimate | Amount of the best estimate, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.<br><br>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value minus contracts not existing anymore).  |
| C0010/R0040 | Technical provisions subject to technical provisions transitional — Risk margin   | Amount of the Risk margin, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.<br><br>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the reporting date valued at the reporting date (Solvency II value minus contracts not existing anymore).  |
| C0010/R0050 | Solvency I technical provisions   | Amount of technical provisions at the reporting date, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts calculated in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 15 of Directive 73/239/EEC, Article 20 of Directive 2002/83/EC and Article 32 of Directive 2005/68/EC on the day before those Directives are repealed pursuant to Article 310 of Directive 2009/138/EC.<br><br>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations existing at the reporting date valued at the reporting date. |
| C0010/R0060 | Portion of the difference adjusted  | Percentage (in decimals) of the portion of the difference adjusted.<br><br>The maximum portion deductible shall decrease linearly at the end of each year from 1 during the year starting from 1 January 2016 to 0 on 1 January 2032.  |
| C0010/R0070 | Limitation applied in accordance to Article 308d(4)                               | Amount of the limitation applied in accordance to Article 308d (4) of the Directive 2009/138/EC, if applicable.<br><br>If not applicable it shall be reported as '0'.  |
| C0010/R0080 | Technical provision after transitional on technical provisions                    | Amount of technical provisions, subject to transitional deduction to technical provisions, after transitional deduction to technical provisions.   |

**▼ B****S.22.06 — Best estimate subject to volatility adjustment by country and currency****General comments:**

This section relates to annual submission of information for individual entities.

This template shall only be reported by insurance and reinsurance undertakings that apply volatility adjustment in accordance with Article 77d of the Directive 2009/138/EC.

This template shall reflect the gross best estimate of insurance and reinsurance life obligations subject to volatility adjustment split by currency of the obligations and by country in which the contract was entered into. The best estimate reported shall take into account the volatility adjustment. The best estimate subject to any matching adjustment shall not be reported in this template.

Information shall be reported in relation to material obligations in countries and currencies for which a currency volatility adjustment, and a country increase if applicable, is applied until 90 % of the total best estimate subject to volatility adjustment is reported.

|             | ITEM             | INSTRUCTIONS   |
|-------------|------------------|--|
| Z0010       | Line of Business | Identify if the information is being reported in relation to life or non-life activity. The following close list shall be used:<br><br>1 — Life and health SLT<br><br>2 — Non-life and health other than that pursued on a similar basis to that of life insurance |
| C0010/R0010 | By currency      | Report the ISO 4217 alphabetic code of each currency reported.   |

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

|             |   |   |
|-------------|---|---|
| C0030/R0020 | Total value of Best Estimate subject to volatility adjustment (for all currencies)/Total value of all countries           | Total value, for all currencies and all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.        |
| C0040/R0020 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Total value of all countries | Total value for all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency. |
| C0050/R0020 | Part of the Best Estimate subject to volatility adjustment written in currencies/Total value of all countries             | Total value for all countries of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency.           |
| C0030/R0030 | Total value of Best Estimate subject to volatility adjustment (for all currencies)/Home country                           | Total value, for all currencies for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.     |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0040/R0030 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Home country | Total value for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency. |
| C0050/R0030 | Part of the Best Estimate subject to volatility adjustment written in currencies/Home country             | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency for the home country.                 |

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

|             |   |   |
|-------------|---|---|
| C0020/R0040 | Countries   | Report the ISO 3166–1 alpha–2 code of each country reported.  |
| C0030/R0040 | Total value of Best Estimate subject to volatility adjustment (for all currencies) — by country           | Total value, for all currencies by country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.       |
| C0040/R0040 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency — by country | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency split by country. |
| C0050/R0040 | Part of the Best Estimate subject to volatility adjustment written in currencies — by country             | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency and by country.            |

**S.23.01 — Own Funds****General comments:**

This section relates to opening, quarterly and annual submission for individual entities.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35**

|             |  |  |
|-------------|--|--|
| R0010/C0010 | Ordinary share capital (gross of own shares) — total | This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation. |
|-------------|--|--|



▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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 Article 91 (2) of the Directive 2009/138/EC.  |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0070/C0020 | Surplus funds — tier 1 unrestricted                                    | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.  |
| R0090/C0010 | Preference shares — total  | This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.  |
| R0090/C0030 | Preference shares — tier 1 restricted                                  | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.   |
| R0090/C0040 | Preference shares — tier 2   | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.  |
| R0090/C0050 | Preference shares — tier 3   | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.  |
| R0110/C0010 | Share premium account related to preference shares — total             | The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.  |
| R0110/C0030 | Share premium account related to preference shares — tier 1 restricted | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.   |
| R0110/C0040 | Share premium account related to preference shares — tier 2            | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.   |
| R0110/C0050 | Share premium account related to preference shares — tier 3            | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.   |
| R0130/C0010 | Reconciliation reserve — total   | The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC. |
| R0130/C0020 | Reconciliation reserve — tier 1 unrestricted                           | The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC.                     |
| R0140/C0010 | Subordinated liabilities — total                                       | This is the total amount of subordinated liabilities issued by the undertaking.   |
| R0140/C0030 | Subordinated liabilities — tier 1 restricted                           | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.  |
| R0140/C0040 | Subordinated liabilities — tier 2                                      | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.   |
| R0140/C0050 | Subordinated liabilities — tier 3                                      | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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 shall 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"> <li>i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</li> <li>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities.</li> </ul> <p>Subordinated liabilities which do not count as basic own funds shall not be reported here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p> |
|-------------|--|---|

**▼ B**

|                   | ITEM  | INSTRUCTIONS   |
|-------------------|---|--|
| <b>Deductions</b> |   |  |
| R0230/C0010       | Deduction for participations in financial and credit institutions — total               | This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35.  |
| R0230/C0020       | Deduction for participations in financial and credit institutions — tier 1 unrestricted | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0030       | Deduction for participations in financial and credit institutions — tier 1 restricted   | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.   |
| R0230/C0040       | Deduction for participations in financial and credit institutions — tier 2              | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.              |

**▼ M1**

|             |  |   |
|-------------|--|---|
| R0230/C0050 | Deduction for participations in financial and credit institutions — Tier 3 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from Tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35. |
|-------------|--|---|

**▼ B****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   | ► <b>M1</b> 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              | ► <b>M1</b> 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              | ► <b>M1</b> 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 meet the criteria for Tier 2. |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0310/C0010 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total  | This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand.   |
| R0310/C0040 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings, callable on demand — tier 2 | This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.                       |
| R0320/C0010 | Unpaid and uncalled preference shares callable on demand — total   | This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.   |
| R0320/C0040 | Unpaid and uncalled preference shares callable on demand — tier 2  | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.   |
| R0320/C0050 | Unpaid and uncalled preference shares callable on demand — tier 3  | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3  |
| R0330/C0010 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total   | This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.   |
| R0330/C0040 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2  | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.   |
| R0330/C0050 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3  | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.   |
| R0340/C0010 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total   | This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.                             |
| R0340/C0040 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2  | This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2. |

## ▼ B

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0350/C0010 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— total                      | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.  |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2                    | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.  |
| R0350/C0050 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— tier 3                     | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.  |
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC— total                | This is the total amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.   |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2              | This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.   |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC          | This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.                                      |
| R0370/C0040 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.        |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3 | This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total  | This is the total amount of other ancillary own funds.   |
| R0390/C0040 | Other ancillary own funds — tier 2   | This is the amount of other ancillary own funds that meet criteria for Tier 2.   |

**▼ B**

|             | ITEM                               | INSTRUCTIONS  |
|-------------|------------------------------------|---|
| 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                       | ► <b>M1</b> 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 | ► <b>M1</b> 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. ◀            |
| R0500/C0030 | Total available own funds to meet the SCR — tier 1 restricted   | ► <b>M1</b> 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              | ► <b>M1</b> 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              | ► <b>M1</b> 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                       | ► <b>M1</b> 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 | ► <b>M1</b> 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   | ► <b>M1</b> 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              | ► <b>M1</b> 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. ◀                               |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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 shall correspond to the SCR reported on the relevant SCR template.<br><br>For quarterly reporting this is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. |
| R0600/C0010 | MCR  | This is the MCR of the undertaking and shall correspond to the total MCR reported in the relevant MCR template.  |
| R0620/C0010 | Ratio of eligible own funds to SCR                             | This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.   |



**▼ B**

|             | ITEM                               | INSTRUCTIONS   |
|-------------|------------------------------------|--|
| 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.  |
| R0730/C0060 | Other basic own fund items  | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios.   |
| R0760/C0060 | Reconciliation reserve — total  | This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35.   |
| R0770/C0060 | Expected profits included in future premiums (EPIFP) — Life business  | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums ('EPIFP'). This cell represents that amount for the life business of the undertaking.                                 |
| R0780/C0060 | Expected profits included in future premiums (EPIFP) — Non- life business                                   | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non-life business of the undertaking.                               |
| R0790/C0060 | Total Expected profits included in future premiums (EPIFP)  | This is the total amount calculated as expected profits included in future premiums.  |

**S.23.02 — Detailed information by tiers on own funds****General comments:**

This section relates to annual submission for individual entities.

|             | ITEM                                      | INSTRUCTIONS  |
|-------------|---|---|
| R0010/C0010 | Ordinary share capital –Paid in — total   | This is the total of paid in ordinary share capital, including own shares.                                    |
| R0010/C0020 | Ordinary share capital — Paid in — tier 1 | This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares. |

**▼B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0020/C0010 | Ordinary share capital –Called up but not yet paid in — total   | This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.  |
| R0020/C0040 | Ordinary share capital –Called up but not yet paid in — tier 2  | This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.                                    |
| R0030/C0010 | Own shares held — total   | This is the total amount of own shares held by the undertaking.  |
| R0030/C0020 | Own shares held — tier 1  | This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.   |
| R0100/C0010 | Total ordinary share capital  | This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.                                    |
| R0100/C0020 | Total ordinary share capital — tier 1   | This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in. |
| 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   |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.      |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0220/C0040 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 2   | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2.   |
| R0220/C0050 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals                        | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.                        |
| R0220/C0060 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 3   | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3.   |
| R0230/C0010 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total                                       | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.  |
| R0230/C0020 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1                                      | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.  |
| R0230/C0030 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| 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.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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. |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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 opportunity to redeem — tier 3                                      | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.  |
| R0400/C0010 | Total preference shares   | This is the total preference shares.   |
| R0400/C0020 | Total preference shares — tier 1  | This is the total of preference shares that meet the criteria for Tier 1.  |
| R0400/C0030 | Total preference shares — tier 1 of which counted under transitionals   | This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.   |
| R0400/C0040 | Total preference shares — tier 2  | This is the total of preference shares that meet the criteria for Tier 2.  |
| R0400/C0050 | Total preference shares — tier 2 of which counted under transitionals   | This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.   |
| R0400/C0060 | Total preference shares — tier 3  | This is the total of preference shares that meet the criteria for Tier 3.  |
| R0410/C0010 | Dated subordinated liabilities — total  | This is the total of dated subordinated liabilities.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.   |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0430/C0030 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0430/C0040 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 2                                      | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2.  |
| R0430/C0050 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0430/C0060 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 3                                      | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3.  |
| R0500/C0010 | Total subordinated liabilities — total   | This is the total of subordinated liabilities.   |
| R0500/C0020 | Total subordinated liabilities — tier 1  | This is the total of subordinated liabilities that meet the criteria for Tier 1.   |
| R0500/C0030 | Total subordinated liabilities — tier 1 of which counted under transitionals   | This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.  |
| R0500/C0040 | Total subordinated liabilities — tier 2  | This is the amount of subordinated liabilities that meet the criteria for Tier 2.  |
| R0500/C0050 | Total subordinated liabilities — tier 2 of which counted under transitionals   | This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.   |
| R0500/C0060 | Total subordinated liabilities — tier 3  | This is the amount of subordinated liabilities that meet the criteria for Tier 3.  |
| R0510/C0070 | Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved                              | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.  |
| R0510/C0080 | Ancillary own fund items for which an amount was approved — tier 2 current amounts                                       | This is the current amount for ancillary own funds for which an amount was approved under Tier 2.  |
| R0510/C0090 | Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved                              | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.  |
| 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.  |



**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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<br>–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<br>–Difference in the valuation of other liabilities  | This is the difference in the valuation of other liabilities.   |
| R0630/C0110 | Total of reserves and retained earnings from financial statements  | This is total reserves and retained earnings taken from the financial statements.   |
| R0640/C0110 | Other, please explain why you need to use this line.   | This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 shall provide an explanation and details of such items.   |
| R0640/C0120 | Other, please explain why you need to use this line  | This is the explanation of other items reported in R0640/C0110.   |
| R0650/C0110 | Reserves from financial statements adjusted for Solvency II valuation differences  | This is the total of reserves from the financial statements after adjustment for valuation differences. This item shall include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital. |
| R0660/C0110 | Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)                  | This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.  |
| R0700/C0110 | Excess of assets over liabilities  | This is the amount of excess of assets over liabilities.  |

**S.23.03 — Annual movements on own funds****General comments:**

This section relates to annual submission for individual entities.

**▼ B**

|   | ITEM  | INSTRUCTIONS  |
|---|---|---|
| <b>Ordinary share capital — movements in the reporting period</b> |   |   |
| R0010/C0010   | Ordinary share capital –Paid in — balance brought forward                       | This is the balance of paid in ordinary share capital brought forward from the previous reporting period.                                     |
| R0010/C0020   | Ordinary share capital –Paid in — increase                                      | This is the increase in paid in ordinary share capital over the reporting period.   |
| R0010/C0030   | Ordinary share capital –Paid in — reduction                                     | This is the reduction in paid in ordinary share capital over the reporting period   |
| R0010/C0060   | Ordinary share capital –Paid in — balance carried forward                       | This is the balance of paid in ordinary share capital carried forward to the next reporting period.   |
| R0020/C0010   | Ordinary share capital –Called up but not yet paid in — balance brought forward | This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period.               |
| R0020/C0020   | Ordinary share capital –Called up but not yet paid in — increase                | This is the increase in called up but not yet paid in ordinary share capital over the reporting period.                                       |
| R0020/C0030   | Ordinary share capital –Called up but not yet paid in — reduction               | This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.                                      |
| R0020/C0060   | Ordinary share capital –Called up but not yet paid in — balance carried forward | This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.                     |
| R0030/C0010   | Own shares held — balance brought forward                                       | This is the balance of own shares held, brought forward from the previous reporting period.   |
| R0030/C0020   | Own shares held — increase  | This is the increase in own shares held, brought over the reporting period.   |
| R0030/C0030   | Own shares held — reduction   | This is the reduction in own shares held, brought over the reporting period.  |
| R0030/C0060   | Own shares held — balance carried forward                                       | This is the balance of own shares held carried forward to the next reporting period.  |
| R0100/C0010   | Total ordinary share capital — balance brought forward                          | This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held. |
| R0100/C0020   | Total ordinary share capital — increase   | This is the increase in total ordinary share capital over the reporting period.   |
| 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.   |

**▼ B**

|  | ITEM  | INSTRUCTIONS  |
|--|---|---|
| <b>Share premium account related to ordinary share capital — movements in the reporting period</b> |   |   |
| 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.                      |

▼ **B**

|  | ITEM  | INSTRUCTIONS   |
|--|---|--|
| <b>Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period</b> |   |  |
| R0210/C0010  | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings<br>—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<br>—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<br>—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<br>—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<br>—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<br>—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<br>—Called up but not yet paid in — reduction               | This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.                        |
| R0220/C0060  | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings<br>—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.       |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.                                      |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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. |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0330/C0060 | Subordinated mutual member accounts –Tier 3 — balance carried forward | This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period.                                      |
| R0400/C0010 | Total subordinated mutual member accounts — balance brought forward   | This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period.                                 |
| R0400/C0070 | Total subordinated mutual member accounts — issued                    | This is the total amount of subordinated mutual member accounts issued over the reporting period.  |
| R0400/C0080 | Total subordinated mutual member accounts — redeemed                  | This is the total amount of subordinated mutual member accounts redeemed over the reporting period.  |
| R0400/C0090 | Total subordinated mutual member accounts— movements in valuation     | This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period.                         |
| R0400/C0100 | Total subordinated mutual member accounts — regulatory action         | This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period. |
| R0400/C0060 | Total subordinated mutual member accounts — balance carried forward   | This is the total balance of subordinated mutual member accounts carried forward to the next reporting period.                                       |

**Surplus funds**

|             |  |  |
|-------------|--|--|
| R0500/C0010 | Surplus funds –Balance brought forward | This is the balance of surplus funds brought forward from the previous reporting period. |
| R0500/C0060 | Surplus funds –Balance carried forward | This is the balance of surplus funds carried forward to the next reporting period.       |

**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. |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.                        |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.                      |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.                               |
| 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.                                |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0800/C0080 | Total subordinated liabilities — redeemed                | This is the amount of total subordinated liabilities redeemed over the reporting period.                             |
| R0800/C0090 | Total subordinated liabilities — movements in valuation  | This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period. |
| R0800/C0100 | Total subordinated liabilities — regulatory action       | This is an amount reflecting change to total subordinated liabilities due to regulatory action.                      |
| R0800/C0060 | Total subordinated liabilities — balance carried forward | This is the balance of total subordinated liabilities carried forward to the next reporting period.                  |

**An amount equal to the value of deferred tax assets**

|             |  |  |
|-------------|--|--|
| R0900/C0010 | An amount equal to the value of net deferred tax assets –Balance brought forward | This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period. |
| R0900/C0060 | An amount equal to the value of net deferred tax assets –Balance carried forward | This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.       |

**Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period**

|             |   |   |
|-------------|---|---|
| R1000/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 unrestricted items — balance brought forward                 | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period. |
| R1000/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — issued                 | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period.                    |
| R1000/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — redeemed               | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period.                  |
| R1000/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.                    |

**▼B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1000/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period.     |
| 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.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1020/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — redeemed                      | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period                   |
| R1020/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation        | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.                    |
| R1020/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2— balance carried forward        | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period.       |
| R1030/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward       | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period. |
| R1030/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued                        | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period.                    |
| R1030/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed                      | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period.                  |
| R1030/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation        | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3.                    |
| R1030/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward       | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period.       |
| R1100/C0010 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.           |
| R1100/C0070 | Total of other items approved by supervisory authority as basic own fund items not specified above — issued                  | This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period.                              |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1100/C0080 | Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed                 | This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period.   |
| R1100/C0090 | Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation  | This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.              |
| R1100/C0060 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period. |

**Ancillary own funds — movements in the reporting period**

|             |   |   |
|-------------|---|---|
| R1110/C0010 | Ancillary own funds –Tier 2 — balance brought forward       | This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period.                   |
| R1110/C0110 | Ancillary own funds –Tier 2 — new amount made available     | This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.                    |
| R1110/C0120 | Ancillary own funds –Tier 2 — reduction to amount available | This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period.                     |
| 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.                         |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R1200/C0010 | Total ancillary own funds — balance brought forward       | This is the balance of total ancillary own funds brought forward from the previous reporting period.                   |
| R1200/C0110 | Total ancillary own funds — new amount made available     | This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.                   |
| R1200/C0120 | Total ancillary own funds — reduction to amount available | This is the reduction to the amount available total ancillary own funds over the reporting period.                     |
| R1200/C0130 | Total ancillary own funds — called up to basic own fund   | This is the amount of total ancillary own funds that are called up to a basic own fund item over the reporting period. |
| R1200/C0060 | Total ancillary own funds — balance carried forward       | This is the balance of total ancillary own funds carried forward to the next reporting period.                         |

**S.23.04 — List of items on own funds****General comments:**

This section relates to annual submission for individual entities.

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0010 | Description of subordinated mutual member accounts                   | This shall list subordinated mutual member accounts for an individual undertaking.   |
| C0020 | Subordinated mutual member accounts — Amount (in reporting currency) | This is the amount of individual subordinated mutual member accounts.  |
| C0030 | Subordinated mutual member accounts — Tier                           | This shall indicate the tier of the subordinated mutual member accounts.<br>One of the options in the following closed list shall be used:<br>1 — Tier 1<br>2 — Tier 1 — unrestricted<br>3 — Tier 1 — restricted<br>4 — Tier 2<br>5 — Tier 3 |
| C0040 | Subordinated mutual member accounts — Currency Code                  | Identify the ISO 4217 alphabetic code of the currency. This is the original currency.  |
| C0070 | Subordinated mutual member accounts — Counted under transitionals?   | This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions.   |

**▼ B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
|       |   | One of the options in the following closed list shall be used:<br>1 — Counted under transitionals<br>2 — Not counted under transitionals |
| C0080 | Subordinated mutual member accounts — Counterparty (if specific)      | This shall 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 shall be in ISO 8601 format (yyyy-mm-dd).                        |
| C0100 | Subordinated mutual member accounts — Maturity date                   | This is the maturity date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd).                     |
| C0110 | Subordinated mutual member accounts — First call date                 | This is the first call date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd).                   |
| C0120 | Subordinated mutual member accounts — Details of further call dates   | These are the further call dates of the subordinated mutual member accounts.   |
| C0130 | Subordinated mutual member accounts — Details of incentives to redeem | These are the incentives to redeem the subordinated mutual member accounts.  |
| C0140 | Subordinated mutual member accounts — Notice period                   | This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd).       |
| C0160 | Subordinated mutual member account — Buy back during the year         | Explanation if the item has been bought back during the year.  |
| C0190 | Description of preference shares                                      | This shall list individual preference shares   |
| C0200 | Preference shares — Amount  | This is the amount of the preference shares.   |
| C0210 | Preference shares — Counted under transitionals?                      | This shall indicate whether the preference shares are counted under the transitional provisions.   |



**▼B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
|       |   | One of the options in the following closed list shall be used:<br>1 — Counted under transitionals<br>2 — Not counted under transitionals   |
| C0220 | Preference shares — Counterparty (if specific)          | This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.   |
| C0230 | Preference shares — Issue date                          | This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd).   |
| C0240 | Preference shares — First call date                     | This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd).  |
| C0250 | Preference shares — Details of further call dates       | These are the further call dates of the preference shares.   |
| C0260 | Preference shares — Details of incentives to redeem     | These are the incentives to redeem the preference share.   |
| C0270 | Description of subordinated liabilities                 | This shall list the individual subordinated liabilities for an individual undertaking.   |
| C0280 | Subordinated liabilities –Amount                        | This is the amount of individual subordinated liabilities.   |
| C0290 | Subordinated liabilities –Tier                          | This shall indicate the tier of the subordinated liabilities.  |
| C0300 | Subordinated liabilities Currency Code                  | Identify the ISO 4217 alphabetic code of the currency.   |
| C0320 | Subordinated liabilities — Lender (if specific)         | This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported.   |
| C0330 | Subordinated liabilities — Counted under transitionals? | This shall indicate whether the subordinated liability is counted under the transitional provisions.<br>One of the options in the following closed list shall be used:<br>1 — Counted under transitionals<br>2 — Not counted under transitionals |
| C0350 | Subordinated liabilities — Issue date                   | This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).   |
| C0360 | Subordinated liabilities — Maturity date                | This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).  |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0370 | Subordinated liabilities —<br>First call date  | This is the first call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).                                     |
| C0380 | Subordinated liabilities —<br>Further call dates   | These are the further call dates of the subordinated liabilities.   |
| C0390 | Subordinated liabilities —<br>Details of incentives to<br>redeem   | These are the details about the incentives to redeem the subordinated liabilities.  |
| C0400 | Subordinated liabilities —<br>Notice period  | This is the notice of the subordinated liabilities. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd).                         |
| C0450 | Other items approved by<br>supervisory authority as basic<br>own funds not specified above                           | This shall list the other individual items approved by the supervisory authority for an individual undertaking.                                 |
| C0460 | Other items approved by<br>supervisory authority as basic<br>own funds not specified above<br>–Amount                | This is the amount of other individual items approved by the supervisory authority.   |
| C0470 | Other items approved by<br>supervisory authority as basic<br>own funds not specified above<br>–Currency code         | Identify the ISO 4217 alphabetic code of the currency.  |
| C0480 | Other items approved by<br>supervisory authority as basic<br>own funds not specified above<br>–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<br>supervisory authority as basic<br>own funds not specified above<br>–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<br>supervisory authority as basic<br>own funds not specified above<br>–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<br>supervisory authority as basic<br>own funds not specified above<br>–Date of authorisation | This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO 8601 format (yyyy-mm-dd). |

**▼ B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0570 | Own funds– from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description | This cell shall contain a description of the own fund item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. |
| C0580 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount | This is the total amount of the own fun item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.               |
| C0590 | Ancillary own funds –Description  | This is details of each ancillary own fund for an individual undertaking.  |
| C0600 | Ancillary own funds — Amount  | This is the amount for each ancillary own fund.  |
| C0610 | Ancillary own funds — Counterpart   | This is the counterpart of each ancillary own fund.  |
| C0620 | Ancillary own funds — Issue date  | This is the issue date of each ancillary own fund. This shall be in ISO 8601 format (yyyy-mm-dd).  |
| C0630 | Ancillary own fund — Date of authorisation  | This is the date of authorisation of each ancillary own fund. This shall be in ISO 8601 format (yyyy-mm-dd).   |

**Adjustment for ring fenced funds and matching adjustment portfolios**

|             |  |  |
|-------------|--|--|
| C0660/R0020 | Ring-fenced fund/matching adjustment portfolio — Number                                      | Identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| C0670/R0020 | Ring-fenced fund/matching adjustment portfolio — Notional SCR                                | This is the notional SCR of each ring-fenced fund/each matching adjustment portfolio.  |
| C0680/R0020 | Ring-fenced fund/matching adjustment portfolio — Notional SCR (negative results set to zero) | This is the notional SCR. When the value is negative zero shall be reported.   |
| C0690/R0020 | Ring-fenced fund/matching adjustment portfolio — Excess of assets over liabilities           | This is the amount of excess of assets over liabilities of each ring-fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders.                     |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0700/R0020 | Ring-fenced fund/matching adjustment portfolio — Future transfers attributable to shareholders  | Value of future transfers attributable to shareholders' of each ring-fenced fund/matching adjustment portfolio according to art 80 (2) of Delegated Regulation (EU) 2015/35. |
| C0710/R0010 | Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total deduction for ring-fenced funds and matching adjustment portfolios.  |
| C0710/R0020 | Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the deduction for each ring-fenced fund/matching adjustment portfolio.   |

**S.24.01 — Participations held****General Comments:**

This section relates to annual submission of information for individual entities.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

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

|       |                             |  |
|-------|-----------------------------|--|
| C0010 | Name of related undertaking | This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), (iv) and (vi), of Article 69 of Delegated Regulation (EU) 2015/35. This does not include consolidated strategic participations.   |
| C0020 | Asset ID Code               | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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> |

▼ **B**

|       | ITEM                 | INSTRUCTIONS   |
|-------|----------------------|--|
| C0030 | 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 shall be used:</p> <p>1 — ISO 6166 for ISIN code</p> <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>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 (a) (i), (ii), iv) and (vi) of Article 69. This does not include consolidated strategic participations.   |
| C0050 | Common Equity Tier 1 | This is the full value of Common Equity Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Common Equity Tier 1 has the meaning as defined in the relevant sector rules.   |
| C0060 | Additional Tier 1    | This is the full value of Additional Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Additional Tier 1 has the meaning as defined in the relevant sector rules.   |
| C0070 | Tier 2               | This is the full value of Tier 2 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Tier 2 has the meaning as defined in the relevant sector rules.   |

▼ **B**

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

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

|       |                             |   |
|-------|-----------------------------|---|
| C0080 | Name of related undertaking | <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 (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.</p>  |
| C0090 | Asset ID Code               | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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>  |
| C0100 | 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <p>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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> |
| C0110 | Total                       | This is the total value held in the participation (not yet the amount to be deducted).  |

**▼B**

|       | ITEM                 | INSTRUCTIONS  |
|-------|----------------------|---|
|       |                      | These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i),(ii),(iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.  |
| 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 sector rules.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.</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 sector rules.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.</p>      |
| 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 rules (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 (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, 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)               |

**▼B**

|                             | ITEM   | INSTRUCTIONS  |
|-----------------------------|--|---|
| <b>Own funds deductions</b> |  |   |
| R0010/C0190                 | Article 68 (1) deduction — total               | This is the total value of the Article 68 (1) deduction, specified in Delegated Regulation (EU) 2015/35.  |
| R0010/C0200                 | Article 68 (1) deduction — tier 1 unrestricted | This is the value of the Article 68(1) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0010/C0210                 | Article 68 (1) deduction — tier 1 restricted   | This is the value of the Article 68(1) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.   |
| R0010/C0220                 | Article 68 (1) deduction — Tier 2              | This is the value of the Article 68(1) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.              |
| R0020/C0190                 | Article 68(2) deduction — total                | This is the total value of the Article 68 (2) deduction of Delegated Regulation (EU) 2015/35.   |
| R0020/C0200                 | Article 68 (2) deduction — tier 1 unrestricted | This is the value of the Article 68(2) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0020/C0210                 | Article 68 (2) deduction — tier 1 restricted   | This is the value of the Article 68 (2) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.  |
| R0020/C0220                 | Article 68 (2) deduction — tier 2              | This is the value of the Article 68(2) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.              |
| R0030/C0190                 | Total deductions                               | The overall total of all deductions for participations under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.                                      |
| R0030/C0200                 | Total deductions — tier 1 unrestricted         | The overall total of all deductions for participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.              |
| R0030/C0210                 | Total deductions — tier 1 restricted           | The overall total of all deductions for participations for tier 1 restricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.                |
| R0030/C0220                 | Total deductions — tier 2                      | The overall total of all deductions for participations for tier 2 under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.                           |



▼ **B**

|  | ITEM                        | INSTRUCTIONS  |
|--|-----------------------------|---|
| <p><b>Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3)).</b></p> |                             |   |
| C0230  | Name of related undertaking | This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1.   |
| C0240  | Asset ID Code               | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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>  |
| C0250  | 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> <p>► <b>MI</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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> |

**▼ B**

|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0260 | Total                    | This is the total value for all tiers held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.  |
| C0270 | Type 1 Equity            | This is the value of type 1 equity held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.<br><br>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35). |
| C0280 | Type 2 Equity            | This is the value of type 2 equity held in each participation. in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.<br><br>Type 2 equity has the meaning as defined in Article 168(3) of the Delegated Regulation (EU) 2015/35). |
| C0290 | Subordinated liabilities | This is the value of subordinated liabilities held in each participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.   |

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

|       |                             |  |
|-------|-----------------------------|--|
| C0300 | Name of related undertaking | This is the name of the related undertaking that is financial or credit institution in which the participation is held. The participations in this related undertakings is strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35)), not included in the calculation of the group solvency on the basis of method 1 and not deducted according to art 68(1) and art 68(2).  |
| C0310 | Asset ID Code               | Asset ID code using the following priority:<br><ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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> |

▼ **B**

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
| C0320 | 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 shall be used:</p> <p>1 — ISO 6166 for ISIN code</p> <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>► <b>MI</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 Article 68(2) of Delegated Regulation (EU) 2015/35, meaning the sum of:</p> <ol style="list-style-type: none"> <li>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</li> <li>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</li> </ol>  |
| 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 Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:</p> <ol style="list-style-type: none"> <li>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</li> </ol>  |

▼ **B**

|       | ITEM                     | INSTRUCTIONS   |
|-------|--------------------------|--|
|       |                          | <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.</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 Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:</p> <p>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p> <p>Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.</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 Article 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:</p> <p>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p>   |

**Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation (EU) 2015/35**  
**(It shall include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)**

|       |                             |  |
|-------|-----------------------------|--|
| C0370 | Name of related undertaking | This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35. |
| C0380 | Asset ID Code               | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> </ul>   |

▼ **B**

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
|       |                    | <p>— 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 4217 alphabetic code of the currency, as in the following example: 'code+EUR'</p>  |
| C0390 | 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 shall be used:</p> <p>1 — ISO 6166 for ISIN code</p> <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>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35 meaning the sum of:</p> <ol style="list-style-type: none"> <li>1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</li> <li>2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</li> </ol>  |
| 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 art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:</p>   |

▼ **B**

|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
|       |                          | <p>1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.</p>  |
| C0420 | Type 2 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 art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:</p> <p>1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p> <p>Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.</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 art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:</p> <p>1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</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               | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> </ul> |

▼ **B**

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
|       |                    | <p>— 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 4217 alphabetic code of the currency, as in the following example: 'code+EUR'</p>  |
| C0460 | 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 shall be used:</p> <p>1 — ISO 6166 for ISIN code</p> <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>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 Delegated Regulation (EU) 2015/35.</p>  |
| 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 Delegated Regulation (EU) 2015/35.</p>  |

**▼ B**

|       | ITEM                     | INSTRUCTIONS   |
|-------|--------------------------|--|
| C0500 | Subordinated liabilities | This is the value of subordinated liabilities held in each participation that are not financial and credit institutions and that are considered strategic. |

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

|       |                             |   |
|-------|-----------------------------|---|
| C0510 | Name of related undertaking | This is the name of the related undertaking in which the participation is held.<br><br>These are participations which are not in financial and credit institutions and which are not considered strategic.  |
| C0520 | Asset ID Code               | Asset ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.<br><br>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'  |
| C0530 | Asset ID Code type          | Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used:<br>1 — ISO 6166 for ISIN code<br>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)<br>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)<br>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)<br>6 — BBGID (The Bloomberg Global ID)<br>7 — Reuters RIC (Reuters instrument code)<br>8 — FIGI (Financial Instrument Global Identifier)<br>9 — Other code by members of the Association of National Numbering Agencies<br>99 — Code attributed by the undertaking<br><br>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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'. ◀ |
| 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.  |



**▼ B**

|       | ITEM                     | INSTRUCTIONS   |
|-------|--------------------------|--|
| C0550 | Type 1 Equity            | This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are not considered strategic.<br>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| C0560 | Type 2 Equity            | This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are not considered strategic.<br>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.     |
| C0570 | Subordinated liabilities | This is the value of subordinated liabilities held in each participations that are not financial and credit institutions and that are not considered strategic.  |

**Total for SCR calculation**

|             |   |  |
|-------------|---|--|
| R0040/C0580 | Total participations in related undertakings that are financial and credit institutions –Total  | This is the total value of participations in undertakings which are financial and credit institutions.   |
| R0040/C0590 | Total participations in related undertakings that are financial and credit institutions — Type 1 Equity   | This is the total value of Type 1 Equity of participations in undertakings which are financial and credit institutions.<br>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.   |
| R0040/C0600 | Total participations in related undertakings that are financial and credit institutions — Type 2 Equity   | This is the total value of Type 2 Equity of participations in undertakings which are financial and credit institutions.<br>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.   |
| R0040/C0610 | Total participations in related undertakings that are financial and credit institutions — Subordinated liabilities  | This is the total value of Subordinated liabilities of participations in undertakings which are financial and credit institutions.   |
| R0050/C0580 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 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.<br>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |

▼B

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.<br>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| R0050/C0610 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Subordinated liabilities | This is the total value of Subordinated liabilities of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.   |
| R0060/C0580 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) -Total   | This is the total value of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.  |
| 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.<br>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.          |
| R0060/C0600 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Type 2 Equity                                  | This is the total value of Type 2 Equity of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.<br>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.                      |
| R0060/C0610 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Subordinated liabilities                       | This is the total value of Subordinated liabilities of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.  |
| R0070/C0580 | Total participations in related undertakings that are not financial and credit institutions -Total   | This is the total value of participations in undertakings which are not financial and credit institutions. This is the sum of C0470 and C0540.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br>Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480 and C550.   |
| R0070/C0600 | Total participations in related undertakings that are not financial and credit institutions — Type 2 Equity                                 | This is the total value of Type 2 Equities held in participations in undertakings which are not financial and credit institutions.<br>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. This is the sum of C0490 and C0560)  |
| R0070/C0610 | Total participations in related undertakings that are not financial and credit institutions — Subordinated liabilities                      | This is the total value of subordinated liabilities held in participations in undertakings which are not financial and credit institutions. This is the sum of C0500 and C0570.  |
| R0080/C0580 | Total participations in related undertakings that are not financial and credit institutions — Total— of which strategic                     | This is the total value of strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0470.   |
| R0080/C0590 | Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which strategic            | This is the total value of Type 1 Equities held in strategic participations in undertakings which are not financial and credit institutions.<br>Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. 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 liabilities — of which strategic | This is the total value of subordinated liabilities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0500.  |
| R0090/C0580 | Total participations in related undertakings that are not financial and credit institutions — total — of which non-strategic                | This is the total value of non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0540.   |
| R0090/C0590 | Total participations in related undertakings that are not financial and credit institutions — Type 1 Equity — of which non-strategic        | This is the total value of Type 1 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0550. |

**▼ B**

|              | ITEM  | INSTRUCTIONS  |
|--------------|---|---|
| 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. |
| <b>Total</b> |   |   |
| C0620        | Total of all participations   | This is the total value of all participations.  |

**S.25.01 — Solvency Capital Requirement — for undertakings on Standard Formula****General comments:**

This section relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.25.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of template S.01.03.

Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement ('nSCR') at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level the nSCR is calculated as if no loss of diversification exists and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at sub-module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part,
- Where the undertaking applies the simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part.

**▼ B**

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0050) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk). The amount to be allocated to each relevant risk module shall be calculated as follows:

**▼ M1**

- Calculation of 'q factor' =  $\frac{adjustment}{BSCR' - nSCR_{int}}$ , where
- *adjustment* = Adjustment calculated according to one of the three methods referred above
  - *BSCR'* = Basic solvency capital requirement calculated according to the information reported in this template (C0040/R0100)
  - *nSCR<sub>int</sub>* = nSCR for intangible assets risk according to the information reported in this template (C0040/R0070)

**▼ B**

- Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| Z0010                 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7) of Directive 2009/138/EC, to provide an estimate of the SCR using standard formula.<br><br>One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting   |
| Z0020                 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report '0'   |
| R0010–R0050/<br>C0030 | Net solvency capital requirement                                  | Amount of the net capital charge for each risk module, as calculated using the standard formula.<br><br>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.<br><br>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. |

▼ **B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
|                       |   | These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.   |
| R0010–R0050/<br>C0040 | Gross solvency capital requirement  | <p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> |
| R0010–R0050/<br>C0050 | Allocation of RFF adjustment due to RFF and Matching adjustments portfolios | Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.  |
| R0060/C0030           | Net solvency capital requirement Diversification                            | <p>Amount of the diversification effects between Basic SCR of net risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount shall be reported as a negative value.</p>  |
| R0060/C0040           | Gross solvency capital requirement Diversification                          | <p>Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount shall be reported as a negative value.</p>  |
| R0070/C0030           | Net solvency capital requirement Intangible asset risk                      | Amount of the capital charge, after the adjustment for the loss-absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula.  |
| R0070/C0040           | Gross solvency capital requirement Intangible assets risk                   | The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula, hence R0070/C0040 equals R0070/C0030.   |
| R0100/C0030           | Net solvency capital requirement — Basic Solvency Capital Requirement       | <p>Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p>   |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
|             |   | This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.   |
| R0100/C0040 | Gross solvency capital requirement — Basic Solvency Capital Requirement | <p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p> |

**Calculation of Solvency Capital Requirement**

|             |   |  |
|-------------|---|--|
| R0120/C0100 | Adjustment due to RFF/MAP nSCR aggregation  | Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level. This amount shall be positive.  |
| R0130/C0100 | Operational risk  | Amount of the capital requirements for operational risk module as calculated using the standard formula.   |
| R0140/C0100 | Loss-absorbing capacity of technical provisions   | <p>Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula.</p> <p>This amount shall be reported as a negative value.</p> <p>At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement.</p> <p>Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss-absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit.</p> |
| R0150/C0100 | Loss-absorbing capacity of deferred taxes   | <p>Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula.</p> <p>This amount shall be negative.</p>  |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0200/C0100 | Solvency capital requirement excluding capital add-on | Amount of the total diversified SCR before any capital add-on.   |
| R0210/C0100 | Capital add-ons already set                           | Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. |
| R0220/C0100 | Solvency capital requirement                          | Amount of the Solvency Capital Requirement.  |

**Other information on SCR**

|             |   |   |
|-------------|---|---|
| R0400/C0100 | Capital requirement for duration-based equity risk sub-module                             | Amount of the capital requirement for duration-based equity risk sub-module.  |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part                 | Amount of the notional SCRs of remaining part when undertaking has RFF.   |
| R0420/C0100 | Total amount of notional Solvency Capital Requirements for ring-fenced funds              | Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).   |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios.   |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304                       | Amount of the adjustment for a diversification effect between ring-fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.   |
| R0450/C0100 | Method used to calculate the adjustment due to RFF/MAP nSCR aggregation                   | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list shall be used:<br>1 — Full recalculation<br>2 — Simplification at risk sub-module level<br>3 — Simplification at risk module level<br>4 — No adjustment<br>When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4. |
| R0460/C0100 | Net future discretionary benefits   | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.   |



**▼ B****S.25.02 — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model****General comments:**

This section relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

Template SR.25.02 shall be reported by ring-fenced fund, matching adjustment portfolio and the remaining part for every undertaking under a partial internal model. This includes undertakings where a partial internal model is applied to a full ring-fenced fund and/or matching adjustment portfolio while the other ring-fenced funds and/or matching adjustment portfolios are under the standard formula. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

For those undertakings under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the nSCR at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at sub-module level method,
- Where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at module level method.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

— Calculation of 'q factor' =  $\frac{adjustment}{BSCR' - nSCR_{int}}$ , where

— *adjustment* = Adjustment calculated according to one of the three methods referred above

— *BSCR'* = Basic solvency capital requirement calculated according the information reported in this template

**▼ B**

—  $nSCR_{int}$  = nSCR for intangible assets risk according to the information reported in this template

— Multiplication of this ‘q factor’ by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br>When item Z0020 = 2, then report ‘0’   |
| C0010 | Unique number of component  | Unique number of each component agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used:<br>— 1 — Market risk<br>— 2 — Counterparty default risk<br>— 3 — Life underwriting risk<br>— 4 — Health underwriting risk<br>— 5 — Non-life underwriting risk<br>— 6 — Intangible asset risk<br>— 7 — Operational risk<br>— 8 — LAC Technical Provisions (negative amount)<br>— 9 — LAC Deferred Taxes (negative amount)<br>Where standard formula risk modules cannot be reported, undertaking shall attribute a number to each component different from 1 to 7.<br>This number shall always be used with the appropriate component description reported in each item C0030. The numbers of the components shall be kept consistent over time. |
| C0020 | Components description  | Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories.   |

## ▼ B

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
|             |   | Loss-absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be reported as separated components.  |
| C0030       | Calculation of the Solvency Capital Requirement   | <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 shall be the amount of the loss-absorbing capacity (these amounts shall be reported as negative values)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable where applicable.</p> <p>When applicable, this cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> |
| C0050       | Allocation from adjustments due to RFF and Matching adjustment portfolios                           | Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.  |
| C0060       | Consideration of the future management actions regarding technical provisions and/or deferred taxes | <p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <ol style="list-style-type: none"> <li>1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</li> <li>2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</li> <li>3 — Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</li> <li>4 — No embedded consideration of future management actions.</li> </ol>   |
| C0070       | Amount modelled   | For each component this cell represents the amount calculated according to the partial internal model.   |
| R0110/C0100 | Total of undiversified components   | Sum of all components.   |
| R0060/C0100 | Diversification   | <p>The total amount of the diversification among components reported in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount shall be reported as negative value.</p>   |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0120/C0100 | Adjustment due to RFF/<br>MAP nSCR aggregation   | When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.   |
| R0160/C0100 | Capital requirement for<br>business operated in<br>accordance with Art. 4 of<br>Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C0100 | Solvency capital<br>requirement, excluding<br>capital add-ons  | Amount of the total diversified SCR before any capital add-on.  |
| R0210/C0100 | Capital add-ons already<br>set   | Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.   |
| R0220/C0100 | Solvency Capital<br>Requirement  | Overall capital requirement including capital add-ons   |

**Other information on SCR**

|             |   |   |
|-------------|---|---|
| R0300/C0100 | Amount/Estimate of the<br>overall loss-absorbing<br>capacity of technical<br>provisions               | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount. |
| R0310/C0100 | Amount/Estimate of the<br>loss absorbing capacity<br>for deferred taxes                               | Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.      |
| R0400/C0100 | Capital requirement for<br>duration-based equity<br>risk sub-module                                   | Amount of the capital requirement for duration-based equity risk sub-module.  |
| R0410/C0100 | Total amount of notional<br>Solvency Capital<br>Requirements for<br>remaining part                    | Amount of the notional SCRs of remaining part when undertaking has RFF.   |
| R0420/C0100 | Total amount of Notional<br>Solvency Capital<br>Requirements for ring<br>fenced funds                 | Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).                                     |
| R0430/C0100 | Total amount of Notional<br>Solvency Capital<br>Requirements for<br>matching adjustment<br>portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios<br><br>This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.<br><br>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.   |
| R0450/C0100 | Method used to calculate the adjustment due to RFF nSCR aggregation | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used:<br>1 — Full recalculation<br>2 — Simplification at risk sub-module level<br>3 — Simplification at risk module level<br>4 — No adjustment<br><br>When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4. |
| R0460/C0100 | Net future discretionary benefits                                   | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.   |

**S.25.03 — Solvency Capital Requirement — for undertakings using full internal model****General comments:**

This section relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

Template SR.25.03 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every undertaking under a full internal model. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report '0' |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0010       | Unique number of component  | <p>Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item C0020.</p> <p>The numbers of the components shall be kept consistent over time.</p>  |
| C0020       | Components description  | <p>Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.</p> <p>Loss-absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as separated components.</p>   |
| C0030       | Calculation of the Solvency Capital Requirement   | <p>Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components.</p> <p>Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as negative values.</p>   |
| C0060       | Consideration of the future management actions regarding technical provisions and/or deferred taxes | <p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <ol style="list-style-type: none"> <li>1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</li> <li>2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</li> <li>3 — Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</li> <li>4 — No embedded consideration of future management actions.</li> </ol> |
| R0110/C0100 | Total of undiversified components   | Sum of all components.   |
| R0060/C0100 | Diversification   | <p>The total amount of the diversification among components reported in C0030 calculated using the full internal model.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount shall be negative.</p>  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is reported only during the transitional period. |
| R0200/C0100 | Solvency capital requirement, excluding capital add-on                                      | Amount of the total diversified SCR before any capital add-on.  |
| R0210/C0100 | Capital add-ons already set   | Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.  |
| R0220/C0100 | Solvency capital requirement  | Amount of total SCR calculated using full internal model.   |

**Other information on SCR**

|             |   |   |
|-------------|---|---|
| R0300/C0100 | Amount/estimate of the overall loss-absorbing capacity of technical provisions            | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in each component and the part reported as a single component.                 |
| R0310/C0100 | Amount/estimate of the overall loss-absorbing capacity of deferred taxes                  | Amount/Estimate of the overall adjustment for loss-absorbing capacity of deferred taxes, including the part embedded in each component and the part reported as a single component.                       |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part                 | Amount of the notional SCRs of remaining part when undertaking has RFF.   |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds              | Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | Amount of the sum of notional SCRs of all matching adjustment portfolios.   |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304                       | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and remaining part where applicable.   |
| R0460/C0100 | Net future discretionary benefits   | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.   |

**▼ B****S.26.01 — Solvency Capital Requirement — Market risk****General comments:**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

The template SR.26.01.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting  |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br>When item Z0020 = 2, then report '0'.                                   |
| R0010/C0010 | Simplifications spread risk — bonds and loans                     | Identify whether an undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. One of the options in the following closed list shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0410. |
| R0020/C0010 | Captives simplifications — interest rate risk                     | Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100–R0120                                       |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0030/C0010 | Captives simplifications — spread risk on bonds and loans | Identify whether a captive undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used |
| R0040/C0010 | Captives simplifications — market risk concentration      | Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options shall be used:<br>1 — Simplifications used<br>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.<br>If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings. |
| R0100/C0080           | Absolute value after shock — Gross solvency capital requirement— interest rate risk   | This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions.<br>If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings.           |
| R0110–R0120/<br>C0020 | Initial absolute values before shock — Assets — Interest rate risk — interest rate down/up shock  | This is the total value of the assets sensitive to interest rate down/up risk, before shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0110–R0120/<br>C0030 | Initial absolute values before shock — Liabilities — Interest rate risk — interest rate down/up shock   | This is the total value of the liabilities sensitive to interest rate down/up risk, before shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0110–R0120/<br>C0040 | Absolute values after shock — Assets — Interest rate risk — interest rate down/up shock   | This is the absolute value of assets sensitive to interest rate down/up risks after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0110–R0120/<br>C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Interest rate risk— interest rate down/up shock | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

**▼ B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| R0110–R0120/<br>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.<br>If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications. |
| R0110–R0120/<br>C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Interest rate risk — Interest rate down/up shock | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                                     |
| R0110–R0120/<br>C0080 | Absolute value after shock — Gross solvency capital requirement — interest rate risk — interest rate down/up shock  | This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions<br>If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications.   |

**Equity risk**

|             |  |  |
|-------------|--|--|
| R0200/C0060 | Absolute value after shock — Net solvency capital requirement — equity risk  | This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.   |
| R0200/C0080 | Absolute value after shock — Gross solvency capital requirement — equity risk  | This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions.   |
| R0210/C0020 | Initial absolute values before shock — Assets — equity risk — type 1 equities  | This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0210/C0030 | Initial absolute values before shock — Liabilities — equity risk — type 1 equities   | This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0210/C0040 | Absolute values after shock — Assets — Equity risk — type 1 equities   | This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0210/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk –type 1 equities | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0210/C0060           | Absolute value after shock — Net solvency capital requirement — equity risk —type 1 equities  | This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.   |
| R0210/C0070           | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — equity risk —type 1 equities | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0210/C0080           | Absolute value after shock — Gross solvency capital requirement — Equity risk —type 1 equities  | This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions.  |
| R0220–R0240/<br>C0020 | Initial absolute values before shock — Assets — equity risk —type 1 equities  | This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0220–R0240/<br>C0040 | Absolute values after shock — Assets — equity risk —type 1 equities   | This is the absolute value of the assets sensitive the equity risk charge, (for each kind of type 1 equity), after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0250/C0020           | Initial absolute values before shock — Assets — equity risk —type 2 equities  | This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0250/C0030           | Initial absolute values before shock — Liabilities — equity risk —type 2 equities   | This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0250/C0040           | Absolute values after shock — Assets — Equity risk — type 2 equities  | This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0250/C0050           | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk —type 2 equities  | This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                  |
| R0250/C0060           | Absolute value after shock — Net solvency capital requirement — equity risk —type 2 equities  | This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.  |

**▼ B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0250/C0070           | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) equity risk — type 2 equities | This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0250/C0080           | Absolute value after shock — Gross solvency capital requirement — Equity risk — type 2 equities                                      | This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions.  |
| R0260–R0280/<br>C0020 | Initial absolute values before shock — Assets — equity risk — type 2 equities  | This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities)<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0260–R0280/<br>C0040 | Absolute values after shock — Assets — equity risk — type 2 equities   | This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |

**▼ M1**

|             |  |   |
|-------------|--|---|
| R0290/C0020 | Initial absolute values before shock — Assets — Equity risk — qualifying infrastructure equities   | This is the initial absolute value of the assets sensitive to the equity risk for qualifying infrastructure equities.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0290/C0030 | Initial absolute values before shock — Liabilities — Equity risk — qualifying infrastructure equities  | This is the initial absolute value of liabilities sensitive to the equity risk for qualifying infrastructure equities.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0290/C0040 | Absolute values after shock — Assets — Equity risk — qualifying infrastructure equities  | This is the absolute value of the assets sensitive to equity risk for qualifying infrastructure equities, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0290/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk — qualifying infrastructure equities | This is the absolute value of liabilities sensitive to equity risk (for qualifying infrastructure equities), after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0290/C0060 | Absolute value after shock — Net solvency capital requirement — Equity risk — qualifying infrastructure equities   | This is the net capital charge for equity risk (for qualifying infrastructure equities) after adjustment for the loss absorbing capacity of technical provisions.   |

▼ **M1**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0290/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Equity risk — qualifying infrastructure equities | This is the absolute value of the liabilities sensitive to equity risk (for qualifying infrastructure equities), after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0290/C0080 | Absolute value after shock — Gross solvency capital requirement — Equity risk — qualifying infrastructure equities  | This is the gross capital charge for equity risk for qualifying infrastructure equities, i.e. before the loss absorbing capacity of technical provisions.  |

▼ **B****Property risk**

|             |  |   |
|-------------|--|---|
| R0300/C0020 | Initial absolute values before shock — Assets — Property risk  | This is the absolute value of the assets sensitive to the property risk.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0300/C0030 | Initial absolute values before shock — Liabilities — Property risk   | This is the value of the liabilities sensitive to the property risk.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0300/C0040 | Absolute values after shock — Assets — Property risk   | This is the absolute value of the assets sensitive to property risk charge, after the property shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0300/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Property risk  | This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0300/C0060 | Absolute value after shock — Net solvency capital requirement — property risk  | This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0300/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — property risk | This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0080 | Absolute value after shock — Gross solvency capital requirement — Property risk  | This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions.  |

**▼ B**

|                    | ITEM   | INSTRUCTIONS  |
|--------------------|--|---|
| <b>Spread risk</b> |  |   |
| R0400/C0060        | Absolute value after shock — Net solvency capital requirement — spread risk  | This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0400/C0080        | Absolute value after shock — Gross solvency capital requirement — spread risk  | This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions.   |
| R0410/C0020        | Initial absolute values before shock — Assets — spread risk — bonds and loans  | This is the absolute value of the assets sensitive to the spread risk on bonds and loans.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0410/C0030        | Initial absolute values before shock — Liabilities — spread risk — bonds and loans   | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0040        | Absolute values after shock — Assets — spread risk — bonds and loans   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0050        | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — bonds and loans  | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0410/C0060        | Absolute value after shock — Net solvency capital requirement — spread risk — bonds and loans  | This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0010/C0010 = 1, this item represents the net solvency capital requirement for spread risk — bonds and loans, calculated using simplifications |
| R0410/C0070        | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — bonds and loans | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0080        | Absolute value after shock — Gross solvency capital requirement — spread risk — bonds and loans  | This is the gross capital charge for spread risk on bonds and loans, i.e. before the loss absorbing capacity of technical provisions.<br>If R0010/C0010 = 1, this item represents gross solvency capital requirement for spread risk — bonds and loans calculated using simplifications.          |

▼ **B**▼ **M1**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0411/C0020 | Initial absolute values before shock — Assets — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0411/C0030 | Initial absolute values before shock — Liabilities — Spread risk — bonds and loans (qualifying infrastructure investments)   | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0411/C0040 | Absolute values after shock — Assets — Spread risk — bonds and loans (qualifying infrastructure investments)   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0411/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0411/C0060 | Absolute value after shock — Net solvency capital requirement — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure investments, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.   |
| R0411/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (qualifying infrastructure investments) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0411/C0080 | Absolute value after shock — Gross solvency capital requirement — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure investments, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.  |

▼ **M1**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0412/C0020 | Initial absolute values before shock — Assets — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0412/C0030 | Initial absolute values before shock — Liabilities — Spread risk — bonds and loans (other than qualifying infrastructure investments)   | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0412/C0040 | Absolute values after shock — Assets — Spread risk — bonds and loans (other than qualifying infrastructure investments)   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0412/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0412/C0060 | Absolute value after shock — Net solvency capital requirement — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the net capital charge for spread risk on bonds and loans other than qualifying infrastructure investments, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.   |
| R0412/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (other than qualifying infrastructure investments) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0412/C0080 | Absolute value after shock — Gross solvency capital requirement — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the gross capital charge for spread risk on bonds and loans other than qualifying infrastructure investments, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.  |



▼ **B**

|                   | ITEM   | INSTRUCTIONS   |
|-------------------|--|--|
| R0420/C0060       | Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives   | This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0420/C0080       | Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives   | This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.   |
| R0430–R0440/C0020 | Initial absolute values before shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives   | This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430–R0440/C0030 | Initial absolute values before shock — Liabilities — spread risk — credit derivatives — downward/upward shock on credit derivatives  | This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0430–R0440/C0040 | Absolute values after shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives  | This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430–R0440/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — credit derivatives — downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430–R0440/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives   | This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.  |

**▼ B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0430–R0440/<br>C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)— spread risk — credit derivatives — downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430–R0440/<br>C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives                                       | This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.  |
| R0450/C0020           | Initial absolute values before shock — Assets — spread risk — securitisation positions   | This is the absolute value of the assets sensitive to the spread risk on securitisation positions.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0450/C0030           | Initial absolute values before shock — Liabilities — spread risk — securitisation positions  | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0450/C0040           | Absolute values after shock — Assets — spread risk — securitisation positions  | This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0450/C0050           | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions )                                       | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                      |
| R0450/C0060           | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions   | This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0450/C0070           | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)— spread risk — securitisation positions   | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                     |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0450/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions   | This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions.   |
| R0460/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — type 1  | This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0460/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 1   | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0460/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — type 1   | This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0460/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1) | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0460/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 1  | This is the net capital charge for spread risk on type 1 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0460/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1 | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0460/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 1  | This is the gross capital charge for spread risk on type 1 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.  |
| R0470/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — type 2  | This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0470/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 2   | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0470/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — type 2   | This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0470/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2) | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0470/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 2  | This is the net capital charge for spread risk on type 2 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0470/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)— spread risk — securitisation positions — type 2  | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0470/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 2  | This is the gross capital charge for spread risk on type 2 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.  |
| R0480/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — resecuritisation  | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0480/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — resecuritisation   | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0480/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — resecuritisation   | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0480/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0480/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — resecuritisation   | This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0480/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)— spread risk — securitisation positions — resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0480/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — resecuritisation                                       | This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions.  |

**Concentration risk**

|             |  |  |
|-------------|--|--|
| R0500/C0020 | Initial absolute values before shock — Assets — market risk concentrations                   | This is the absolute value of the asset sensitive to the market risk concentrations<br><br>For captive undertakings, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — market risk concentrations   | This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure.<br><br>For captive undertakings, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation.                                 |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — market risk concentrations | This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions.  |

▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| <b>Currency risk</b> |   |  |
| R0600/C0060          | Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — currency risk   | This is the sum for the different currencies of: <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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.</li> </ul> |
| R0600/C0080          | Absolute value after shock — Gross solvency capital requirement — currency risk   | This is the sum for the different currencies of: <ul style="list-style-type: none"> <li>— the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;</li> <li>— the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.</li> </ul>                   |
| R0610–R0620/C0020    | Initial absolute values before shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency   | This is the total value of the assets sensitive to currency increase/ decrease risk, before shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0610–R0620/C0030    | Initial absolute values before shock — Liabilities — Currency risk — increase/ decrease in the value of the foreign currency  | This is the total value of the liabilities sensitive to currency increase/ decrease risk, before shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0610–R0620/C0040    | Absolute values after shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency  | This is the absolute value of assets sensitive to currency increase/ decrease risk after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0610–R0620/C0050    | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency                     | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/ decrease risk after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0610–R0620/C0060    | Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency | This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.   |

**▼ B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0610–R0620/<br>C0070 | Absolute values after shock (before the loss-absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency  | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/ decrease risk after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0610–R0620/<br>C0080 | Absolute value after shock — Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency | This is the gross capital charge for the currency increase/decrease risk, i.e. excluding before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported. |

**Diversification within market risk module**

|             |   |  |
|-------------|---|--|
| R0700/C0060 | Diversification within market risk module –net    | This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value when it reduces the capital requirement.    |
| R0700/C0080 | Diversification within market risk module — gross | This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value when it reduces the capital requirement. |

**Total solvency capital requirement for market risk**

|             |  |   |
|-------------|--|---|
| R0800/C0060 | Total market risk — Net solvency capital requirement   | This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.      |
| R0800/C0080 | Total market risk — Gross solvency capital requirement | This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula |

**S.26.02 — Solvency Capital Requirement — Counterparty default risk****General comments**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.02.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| Z0010                 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting                       |
| Z0020                 | Ring Fenced Fund/<br>Matching adjustment<br>portfolios/Remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br>When item Z0020 = 2, then report '0' |
| R0010/C0010           | Simplifications   | Identify whether an undertakings used simplifications for the calculation of counter party default risk. One of the options in the following closed list shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used   |
| R0100/C0080           | Type 1 exposures —<br>Gross solvency capital<br>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/<br>C0020 | Name of single name<br>exposure                                       | Describe the name of the 10 largest single exposures.   |
| R0110–R0200/<br>C0030 | Code of single name<br>exposure                                       | Identification code using the Legal Entity Identifier (LEI) if available.<br>If not available this item shall not be reported   |
| R0110–R0200/<br>C0040 | Type of code of the<br>single name exposure                           | Identification of the code used in item 'Code of single name exposure'.<br>One of the options in the following closed list shall be used:<br>1 — LEI<br>9 — None  |
| R0110–R0200/<br>C0050 | Type 1 exposures —<br>Single name exposure X<br>— Loss Given Default  | The value of the Loss Given Default for each of the 10 largest single name exposure.  |



**▼ B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0110–R0200/<br>C0060 | Type 1 exposures —<br>Single name exposure X<br>— Probability of Default  | The Probability of Default for each of the 10 largest single name exposure.   |
| R0300/C0080           | Type 2 exposures —<br>Gross solvency capital<br>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 —<br>Receivables from Inter-<br>mediaries due for more<br>than 3 months — Loss<br>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<br>type 2 exposures other<br>than receivables from<br>Intermediaries due for<br>more than 3 months —<br>Loss Given Default | This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.                       |
| R0330/C0080           | Diversification within<br>counterparty default risk<br>module — gross<br>solvency capital<br>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<br>capital requirement for<br>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<br>capital requirement for<br>counterparty default risk  | This is the total amount of the gross capital charge (before the loss–absorbency capacity of technical provisions) for counterparty default risk.   |

**Further details on mortgages**

|             |  |  |
|-------------|--|--|
| R0500/C0090 | Losses stemming from<br>type 2 mortgage loans  | Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35. |
| R0510/C0090 | Overall losses stemming<br>from mortgage loans | Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35.  |

**▼ B****S.26.03 — Solvency Capital Requirements — Life underwriting risk****General comments:**

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.03.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112(7) reporting<br>2 — Regular reporting                       |
| Z0020       | Ring–fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report ‘0’ |
| R0010/C0010 | Simplifications used: mortality risk                              | Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used<br><br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.                  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0020/C0010 | Simplifications used — longevity                  | Identify whether an undertaking used simplifications for the calculation of longevity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.   |
| R0030/C0010 | Simplifications used: disability–morbidity risk — | Identify whether an undertaking used simplifications for the calculation of disability — morbidity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300.  |
| R0040/C0010 | Simplifications used: lapse risk                  | Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.<br>R0430 shall be fully completed in any case. |
| R0050/C0010 | Simplifications used: life expense risk —         | Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.  |
| R0060/C0010 | Simplifications used: life catastrophe risk       | Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.  |

**Life underwriting risk**

|             |   |   |
|-------------|---|---|
| R0100/C0020 | Initial absolute values before shock — Assets — Mortality risk      | This is the absolute value of the assets sensitive to mortality risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0030 | Initial absolute values before shock — Liabilities — Mortality risk | This is the absolute value of liabilities sensitive to mortality risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.        |

▼ B

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0100/C0040 | Absolute values after shock —<br>Assets — Mortality risk   | This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0100/C0050 | Absolute values after shock —<br>Liabilities (after the loss absorbing capacity of technical provisions) — Mortality risk  | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.           |
| R0100/C0060 | Absolute value after shock — Net solvency capital requirement — Mortality risk   | This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).<br><br>If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.            |
| R0100/C0070 | Absolute values after shock —<br>Liabilities (before the loss-absorbing capacity of technical provisions) — Mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.     |
| R0100/C0080 | Absolute value after shock —<br>Gross solvency capital requirement — Mortality risk  | This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions)<br><br>If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications.                                      |
| R0200/C0020 | Initial absolute values before shock — Assets — Longevity risk   | This is the absolute value of the assets sensitive to longevity risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0200/C0030 | Initial absolute values before shock — Liabilities — Longevity risk  | This is the absolute value of liabilities sensitive to longevity risk charge, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0040 | Absolute values after shock —<br>Assets — Longevity risk   | This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0200/C0050 | Absolute values after shock —<br>Liabilities (after the loss absorbing capacity of technical provisions) — Longevity risk  | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0200/C0060 | Absolute value after shock — Net solvency capital requirement — Longevity risk  | This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).<br><br>If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications  |
| R0200/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)— Longevity risk              | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0200/C0080 | Absolute value after shock — Gross solvency capital requirement — Longevity risk  | This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions).<br><br>If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.   |
| R0300/C0020 | Initial absolute values before shock — Assets — Disability — morbidity risk   | This is the absolute value of the assets sensitive to disability — morbidity risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0300/C0030 | Initial absolute values before shock — Liabilities — Disability— morbidity risk   | This is the absolute value of liabilities sensitive to disability — morbidity risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0300/C0040 | Absolute values after shock — Assets — Disability — morbidity risk  | This is the absolute value of the assets sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months, and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0300/C0060 | Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk  | This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.   |
| R0300/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Disability — morbidity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0080 | Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk  | This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions).<br><br>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.<br><br>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.<br><br>If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications.  |
| R0410/C0020 | Initial absolute values before shock — Assets — Lapse risk—risk of increase in lapse rates   | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0030 | Initial absolute values before shock — Liabilities — Lapse risk — risk of increase in lapse rates                                    | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0410/C0040 | Absolute values after shock — Assets — Lapse risk —risk of increase in lapse rates   | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0410/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of increase in lapse rates  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                              |
| R0410/C0060 | Absolute value after shock — Net solvency capital requirement — Lapse risk — risk of increase in lapse rates  | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate. |
| R0410/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates) | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                         |
| R0410/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of increase lapse rates   | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates.<br><br>If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.          |
| R0420/C0020 | Initial absolute values before shock — Assets — Lapse risk — risk of decrease in lapse rates  | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0420/C0030 | Initial absolute values before shock — Liabilities — Lapse risk — risk of decrease in lapse rates   | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0420/C0040 | Absolute values after shock — Assets — Lapse risk — risk of decrease in lapse rates   | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0420/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of decrease in lapse rates  | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.        |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0420/C0060 | Absolute value after shock — Net solvency capital requirement — Lapse risk — risk of decrease in lapse rates   | This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.         |
| R0420/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)— Lapse risk — risk of decrease in lapse rates | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                                 |
| R0420/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of decrease in lapse rates                                       | This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk (before the loss absorbing capacity of technical provisions).<br><br>If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate |
| R0430/C0020 | Initial absolute values before shock — Assets — Lapse risk—mass lapse risk   | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0430/C0030 | Initial absolute values before shock — Liabilities — Lapse risk —mass lapse risk   | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0430/C0040 | Absolute values after shock — Assets — Lapse risk — mass lapse risk  | This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0430/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — mass lapse risk                 | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0430/C0060 | Absolute value after shock — Net solvency capital requirement — Lapse risk — mass lapse risk   | This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0430/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)— Lapse risk — mass lapse risk                 | This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |



▼ B

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0430/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — mass lapse risk                               | This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).   |
| R0500/C0020 | Initial absolute values before shock — Assets — Life — expense risk  | This is the absolute value of the assets sensitive to life — expense risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0030 | Initial absolute values before shock — Liabilities — Life — expense risk   | This is the absolute value of liabilities sensitive to life — expense risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0500/C0040 | Absolute values after shock — Assets — Life — expense risk   | This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision).<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life — expense risk  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — Life expense risk  | This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions.<br>If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.  |
| R0500/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Life — expense risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — Life — expense risk  | This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions).<br>If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.  |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0600/C0020 | Initial absolute values before shock — Assets — Revision risk  | This is the absolute value of the assets sensitive to revision risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0600/C0030 | Initial absolute values before shock — Liabilities — Revision risk   | This is the absolute value of liabilities sensitive to revision risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0040 | Absolute values after shock — Assets — Revision risk   | This is the absolute value of the assets sensitive to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.                                       |
| R0600/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Revision risk  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0060 | Absolute value after shock — Net solvency capital requirement — Revision risk  | This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.   |
| R0600/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Revision risk | This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions) underlying revision risk charge, after the shock ((i.e. shock as prescribed by standard formula, refer to a definition provided in item R0600/C0040), as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0600/C0080 | Absolute value after shock — Gross solvency capital requirement — Revision risk  | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for revision risk.   |
| R0700/C0020 | Initial absolute values before shock — Assets — Life Catastrophe risk  | This is the absolute value of the assets sensitive to life catastrophe risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0700/C0030 | Initial absolute values before shock — Liabilities — Life Catastrophe risk   | This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0700/C0040 | Absolute values after shock —<br>Assets — Life Catastrophe risk   | This is the absolute value of the assets sensitive to life catastrophe risk, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0700/C0050 | Absolute values after shock —<br>Liabilities (after the loss absorbing capacity of technical provisions) — Life catastrophe risk  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0700/C0060 | Absolute value after shock — Net solvency capital requirement — life catastrophe risk   | This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations.  |
| R0700/C0070 | Absolute values after shock —<br>Liabilities (before the loss-absorbing capacity of technical provisions) — life catastrophe risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0700/C0080 | Absolute value after shock —<br>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).<br><br>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.<br><br>Diversification shall 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.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement.             |
| R0900/C0060 | Total net solvency capital requirement for life underwriting risk   | This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0900/C0080 | Total gross solvency capital requirement for life underwriting risk   | This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.   |

**▼ B**

|  | ITEM | INSTRUCTIONS |
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**Further details on revision risk**

|             |   |   |
|-------------|---|---|
| R1000/C0090 | USP — Factors applied for the revision risk shock | Revision shock — undertaking specific parameter ('USP') as calculated by the undertaking and approved by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used. |
|-------------|---|---|

**S.26.04 — Solvency Capital Requirement — Health underwriting risk****General Comments:**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.04.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0010 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112(7) reporting<br>2 — Regular reporting                       |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report '0' |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0010/C0010 | Simplifications used — health mortality risk                                | Identify whether an undertakings used simplifications for the calculation of health mortality risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.  |
| R0020/C0010 | Simplifications used — health longevity risk                                | Identify whether an undertaking used simplifications for the calculation of health longevity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.   |
| R0030/C0010 | Simplifications used: health disability– morbidity risk — Medical expense   | Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall be filled in. R0320 and R0330 shall not be filled in.  |
| R0040/C0010 | Simplifications used: health disability– morbidity risk — Income protection | Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.  |
| R0050/C0010 | Simplifications used: SLT lapse risk  | Identify whether an undertaking used simplifications for the calculation of SLT lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.<br>R0430 shall be fully completed in any case |
| R0060/C0010 | Simplifications used: health expense risk                                   | Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.   |

**▼ B**

|                                     | ITEM  | INSTRUCTIONS   |
|-------------------------------------|---|--|
| <b>SLT health underwriting risk</b> |   |  |
| R0100/C0020                         | Initial absolute values before shock — Assets — Health mortality risk   | This is the absolute value of the assets sensitive to health mortality risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0100/C0030                         | Initial absolute values before shock — Liabilities — Health mortality risk  | This is the absolute value of liabilities sensitive to health mortality risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0100/C0040                         | Absolute values after shock — Assets — Health mortality risk  | This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0100/C0050                         | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health mortality risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0100/C0060                         | Absolute value after shock — Net solvency capital requirement — Health mortality risk   | This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications.                             |
| R0100/C0070                         | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.     |
| R0100/C0080                         | Absolute value after shock — Gross solvency capital requirement — Health mortality risk                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk.<br>If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications.                                      |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0200/C0020 | Initial absolute values before shock — Assets — Health longevity risk   | This is the absolute value of the assets sensitive to health longevity risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0200/C0030 | Initial absolute values before shock — Liabilities — Health longevity risk  | This is the absolute value of liabilities sensitive to health longevity risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0200/C0040 | Absolute values after shock — Assets — Health longevity risk  | This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0200/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longevity risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0200/C0060 | Absolute value after shock — Net solvency capital requirement — Health longevity risk   | This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.                      |
| R0200/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.     |
| R0200/C0080 | Absolute value after shock — Gross solvency capital requirement — Health longevity risk                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk.<br>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.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br>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.<br>If R0030/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.                                       |
| R0320/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments   | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br>If R0030/C0010=1, this row shall not be filled in.   |
| R0320/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments  | This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.<br>If R0030/C0010=1, this row shall not be filled in.  |
| R0320/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments  | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br>If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).  |



▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
|             |   | <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>   |
| R0320/C0060 | Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments   | <p>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.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>  |
| R0320/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments | <p>This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge expenses — increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p> |
| R0320/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments                                       | <p>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.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>   |
| R0330/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments   | <p>This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>  |
| R0330/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — decrease of medical payments  | <p>This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>   |
| R0330/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments  | <p>This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula).</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0330/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br><br>If R0030/C0010=1, this row shall not be filled in.                        |
| R0330/C0060 | Absolute value after shock — Net solvency capital requirement —Health disability — morbidity risk — Medical expense — decrease of medical payments  | This is the net capital charge for health disability — morbidity risk — Medical expense — decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0030/C0010=1, this row shall not be filled in.   |
| R0330/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge — decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br><br>If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — decrease of medical payments.<br><br>If R0030/C0010=1, this row shall not be filled in.  |
| R0340/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Income protection  | This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0340/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Income protection   | This is the absolute value of liabilities sensitive to health disability — morbidity risk — Income protection charge, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0340/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Income protection   | This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0340/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                                       |
| R0340/C0060 | Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Income protection   | This is the net capital charge for health disability — morbidity risk — Income protection, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0040/C0010=1, this item represents net capital charge for health disability — morbidity risk — Income protection calculated using simplifications.                   |
| R0340/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0340/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection.<br><br>If R0040/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.                            |
| R0400/C0060 | Absolute value after shock — Net solvency capital requirement — SLT Health lapse risk  | This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions   |
| R0400/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT Health lapse risk  | This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.  |
| R0410/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk— risk of increase in lapse   | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse   | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0410/C0040 | Absolute values after shock — Assets — SLT health lapse risk — risk of increase in lapse  | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase of the rates of lapse).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0060 | Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — risk of increase in lapse   | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate |
| R0410/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — risk of increase in lapse                                       | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.<br><br>If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.                |
| R0420/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk — risk of decrease in lapse   | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0420/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse  | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0420/C0040 | Absolute values after shock — Assets — SLT health lapse risk —risk of decrease in lapse  | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0420/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk —risk of decrease in lapse | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0420/C0060 | Absolute value after shock — Net solvency capital requirement— SLT health lapse risk —risk of decrease in lapse  | This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate |
| R0420/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk —risk of decrease in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0420/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — risk of decrease in lapse                                      | This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates<br><br>If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.         |
| R0430/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk— mass lapse risk   | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk —mass lapse risk  | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0430/C0040 | Absolute values after shock — Assets — SLT health lapse risk — mass lapse risk   | This is the absolute value of the assets sensitive to mass lapse risk, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0430/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — mass lapse risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                                       |
| R0430/C0060 | Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — mass lapse risk   | This is the net capital charge for SLT health lapse risk — mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0430/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health lapse risk — mass lapse risk     | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                                  |
| R0430/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — mass lapse risk                                       | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk — mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.                                       |
| R0500/C0020 | Initial absolute values before shock — Assets — Health expense risk   | This is the absolute value of the assets sensitive to expense risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0030 | Initial absolute values before shock — Liabilities — Health expense risk  | This is the absolute value of liabilities sensitive to expense risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0500/C0040 | Absolute values after shock — Assets — Health expense risk  | This is the absolute value of the assets sensitive to health expense risk, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health expense risk                     | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                                   |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — Health expense risk   | This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations. |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0500/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health expense risk  | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — Health expense risk  | This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk.<br><br>If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.   |
| R0600/C0020 | Initial absolute values before shock — Assets — Health revision risk   | This is the absolute value of the assets sensitive to health revision risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0600/C0030 | Initial absolute values before shock — Liabilities — Health revision risk  | This is the absolute value of liabilities sensitive to health revision risk charge, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0040 | Absolute values after shock — Assets — Health revision risk  | This is the absolute value of the assets sensitive to health revision risk, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0600/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health revision risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0060 | Absolute value after shock — Net solvency capital requirement — Health revision risk   | This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0600/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health revision risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health revision risk charge, after the shock (i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0600/C0080 | Absolute value after shock —<br>Gross solvency capital requirement<br>— Health revision risk | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.   |
| R0700/C0060 | Diversification within SLT health underwriting risk module — Net                             | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0080 | Diversification within SLT health underwriting risk module — Gross                           | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement.             |
| R0800/C0060 | Net solvency capital requirement — SLT health underwriting risk                              | This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions.   |
| R0800/C0080 | Gross solvency capital — SLT health underwriting risk  | This is the total gross capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before adjustment of the loss absorbing capacity of technical provisions.  |

**Further details on revision risk**

|             |                    |   |
|-------------|--------------------|---|
| R0900/C0090 | Revision shock USP | Revision shock — undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used. |
|-------------|--------------------|---|

**NSLT Health premium and reserve risk**

|                       |   |  |
|-----------------------|---|--|
| R1000–R1030/<br>C0100 | Standard deviation for premium risk — USP | This is the undertaking specific standard deviation for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used. |
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▼ **B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| R1000–R1030/<br>C0110 | USP Standard Deviation gross/net   | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:<br><br>1 — USP gross<br>2 — USP net  |
| R1000–R1030/<br>C0120 | Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance | This is the undertaking specific adjustment factor for non-proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows undertakings to take into account the risk-mitigating effect of particular per risk excess of loss ('XL') reinsurance — as calculated by the undertaking and approved or prescribed by the supervisory authority<br><br>Where no undertaking specific parameter is used, this cell shall be left blank. |
| R1000–R1030/<br>C0130 | Standard deviation for reserve risk — USP  | This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used.   |
| R1000–R1030/<br>C0140 | Volume measure for premium and reserve risk — volume measure for premium risk: Vprem             | The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance  |
| R1000–R1030/<br>C0150 | Volume measure for premium and reserve risk — Volume measure reserve risk: Vres                  | The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance  |
| R1000–R1030/<br>C0160 | Volume measure for premium and reserve risk — Geographical Diversification                       | This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.<br><br>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.   |
| R1000–R1030/<br>C0170 | Volume measure for premium and reserve risk — V  | The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance   |
| R1040/C0170           | Total Volume measure for premium and reserve risk  | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R1050/C0100 | Combined standard deviation   | This is the combined standard deviation for premium and reserve risk for all segments.   |
| R1100/C0180 | Solvency capital requirement — NSLT health premium and reserve risk         | This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.  |
| R1200/C0190 | Initial absolute values before shock — Assets — Lapse risk                  | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R1200/C0200 | Initial absolute values before shock — Liabilities — Lapse risk             | This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R1200/C0210 | Absolute values after shock — Assets — Lapse risk                           | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R1200/C0220 | Absolute values after shock<br>Liabilities — Lapse risk                     | This is the absolute value of the liabilities sensitive to lapse risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R1200/C0230 | Absolute value after shock—<br>Solvency capital requirement —<br>Lapse risk | This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.   |
| R1300/C0240 | Diversification within NSLT health underwriting risk — gross                | This is the diversification effect within the NSLT health underwriting risk sub-module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.<br><br>Diversification shall 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 Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.   |

**▼ B**

|                                | ITEM  | INSTRUCTIONS  |
|--------------------------------|---|---|
| <b>Health catastrophe risk</b> |   |   |
| R1500/C0250                    | Net solvency capital requirement for health catastrophe risks — Mass accident risk sub module   | The net solvency capital requirement for the mass risk sub-module calculated after loss absorbing capacity of technical provisions  |
| R1500/C0260                    | Gross solvency capital requirement for health catastrophe risks — Mass accident risk sub module | The gross solvency capital requirement for the mass risk sub-module, calculated before loss absorbing capacity of technical provisions.   |
| R1510/C0250                    | Net solvency capital requirement for health catastrophe risks — Accident concentration risk     | The net solvency capital requirement for the accident concentration risk sub-module, calculated after loss absorbing capacity of technical provisions   |
| R1510/C0260                    | Gross solvency capital requirement for health catastrophe risks— Accident concentration risk    | The gross solvency capital requirement for the accident concentration risk sub-module calculated before loss absorbing capacity of technical provisions.  |
| R1520/C0250                    | Net solvency capital requirement for health catastrophe risks — Pandemic risk                   | The net solvency capital requirement for the pandemic risk sub-module, calculated after loss absorbing capacity of technical provisions.  |
| R1520/C0260                    | Gross solvency capital requirement for health catastrophe risks — Pandemic risk                 | The gross solvency capital requirement for the pandemic risk sub-module is calculated before loss absorbing capacity of technical provisions.   |
| R1530/C0250                    | Diversification within health catastrophe risk — Net  | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions  |
| R1530/C0260                    | Diversification within health catastrophe risk — Gross  | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions. |
| R1540/C0250                    | Total net solvency capital requirement for health catastrophe risk                              | This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub-module   |
| 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)  |

**▼ B**

|                                       | ITEM  | INSTRUCTIONS   |
|---------------------------------------|---|--|
| <b>Total health underwriting risk</b> |   |  |
| R1600/C0270                           | Diversification within health underwriting risk module — Net          | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision.   |
| R1600/C0280                           | Diversification within health underwriting risk module — Gross        | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions. |
| R1700/C0270                           | Total net solvency capital requirement for health underwriting risk   | This is the total net solvency capital requirement for the health underwriting risk module.  |
| R1700/C0280                           | Total gross solvency capital requirement for health underwriting risk | This is the total gross solvency capital requirement for the health underwriting risk module.  |

**S.26.05 — Solvency Capital Requirement — Non-Life underwriting risk****General comments:**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.05.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112(7) reporting<br>2 — Regular reporting   |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report '0'   |
| R0010/C0010 | Captives simplifications — non life premium and reserve risk      | Identify whether a captive undertaking used simplifications for the calculation of non-life premium and reserve risk. One of the options in the following closed list shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used<br><br>If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230. |

**Non-life premium and Reserve Risk**

|                       |  |   |
|-----------------------|--|---|
| R0100–R0210/<br>C0020 | Standard deviation for premium risk — USP Standard Deviation                                     | This is the undertaking specific standard deviation for premium risk for each segment as calculated by the undertaking and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used.   |
| R0100–R0210/<br>C0030 | USP Standard Deviation gross/net   | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:<br><br>1 — USP gross<br>2 — USP net   |
| R0100–R0210/<br>C0040 | Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance | This is the undertaking specific adjustment factor for non — proportional reinsurance of each segment allows undertakings to take into account the risk — mitigating effect of particular per risk excess of loss reinsurance — as calculated by the undertaking and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used. |

**▼ B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0100–R0210/<br>C0050 | Standard deviation for reserve risk — USP  | This is the undertaking specific standard deviation for reserve risk each segment as calculated by the undertaking and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no undertaking specific parameter is used. |
| R0100–R0210/<br>C0060 | Volume measure for premium and reserve risk — volume measure for premium risk: Vprem | The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| R0100–R0210/<br>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/<br>C0080 | Volume measure for premium and reserve risk — Geographical Diversification —         | Geographical diversification used for the volume measure for each segment<br><br>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.   |
| R0100–R0210/<br>C0090 | Volume measure for premium and reserve risk — V                                      | The volume measure for non — life premium and reserve risk for each segment<br><br>If $R0010/C0010 = 1$ , this item shall represent the capital requirement for non — life premium and reserve risk of particular segment calculated using simplifications    |
| R0220/C0090           | Total Volume measure for premium and reserve risk                                    | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all segments:   |
| R0230/C0020           | Combined standard deviation  | This is the combined standard deviation for premium and reserve risk for all segments.<br><br>► <b>M1</b> ————— ◀   |
| R0300/C0100           | Total capital requirement for non — life premium and reserve risk                    | This is the total capital charge for the non–life premium and reserve risk sub module.  |

**Non–life lapse risk**

|             |  |  |
|-------------|--|--|
| R0400/C0110 | Initial absolute values before shock — Assets — Non–life underwriting risk — Lapse risk      | This is the absolute value of the assets sensitive to the non–life lapse risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0120 | Initial absolute values before shock — Liabilities — Non–life underwriting risk — Lapse risk | This is the absolute value of liabilities sensitive to the non–life lapse risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.        |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0400/C0130 | Absolute values after shock —<br>Assets — Non-life underwriting<br>risk — Lapse risk        | This is the absolute value of the assets sensitive to non-life lapse risk, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0140 | Absolute values after shock —<br>Liabilities — Non-life under-<br>writing risk — Lapse risk | This is the absolute value of the liabilities sensitive to non-life lapse risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.    |
| R0400/C0150 | Solvency capital requirement —<br>Non-life underwriting risk —<br>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.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0160 | Total capital requirement for non-life underwriting risk | This is the solvency capital requirement for non-life underwriting risk sub module.  |

**S.26.06 — Solvency Capital Requirements — Operational risk****General comments:**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.06.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| Z0010       | Article 112  | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting                                      |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part      | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>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.<br>When item Z0020 = 2, then report '0'                |
| R0100/C0020 | Life gross technical provisions (excluding risk margin)                | This is technical provisions for life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.   |
| R0110/C0020 | Life gross technical provisions unit-linked (excluding risk margin)    | This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles. |
| R0120/C0020 | Non-life gross technical provisions (excluding risk margin)            | This is technical provisions for non-life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.   |
| R0130/C0020 | Capital requirement for operational risk based on technical provisions | This is the capital requirement for operational risk based on technical provisions   |
| R0200/C0020 | Earned life gross premiums (previous 12 months)                        | Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance  |
| R0210/C0020 | Earned life gross premiums unit-linked (previous 12 months)            | Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance   |



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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0220/C0020 | Earned non-life gross premiums (previous 12 months)                                | Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance  |
| R0230/C0020 | Earned life gross premiums (12 months prior to the previous 12 months)             | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance  |
| R0240/C0020 | Earned life gross premiums unit-linked (12 months prior to the previous 12 months) | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance. |
| R0250/C0020 | Earned non-life gross premiums (12 months prior to the previous 12 months)         | Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance   |
| R0260/C0020 | Capital requirement for operational risk based on earned premiums                  | This is the capital requirement for operational risks based on earned premiums.   |
| R0300/C0020 | Capital requirement for operational risk before capping                            | This is the capital requirement for operational risk before capping adjustment  |
| R0310/C0020 | Cap based on Basic Solvency Capital Requirement                                    | This is the result of the cap percentage applied to the Basic SCR.  |
| R0320/C0020 | Capital requirement for operational risk after capping                             | This is the capital requirement for operational risk after capping adjustment.  |
| R0330/C0020 | Expenses incurred in respect of unit linked business (previous 12 months)          | This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.   |
| R0340/C0020 | Total capital requirement for operational risk                                     | This is the capital charge for operational risk.  |

**S.26.07 — Solvency Capital Requirement — Simplifications****General comments:**

This section relates to annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.07.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0010 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112(7) reporting<br>2 — Regular reporting                       |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0020 = 2, then report '0' |
| Z0040 | Currency for interest rate risk (captives)                        | Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line   |

**Market risk (including captives)**

|                       |   |  |
|-----------------------|---|--|
| R0010/C0010<br>-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<br>-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 |

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|                                      | ITEM   | INSTRUCTIONS   |
|--------------------------------------|--|--|
| <b>Interest rate risk (captives)</b> |  |  |
| R0040/C0100                          | Interest rate risk (captives) — Capital requirement — Interest rate up — by currency   | Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported.                        |
| R0040/C0110                          | Interest rate risk (Captives) — Capital requirement — Interest rate down — by currency | Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported.                         |
| <b>Life underwriting risk</b>        |  |  |
| R0100/C0120                          | Mortality risk — Capital at risk   | Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk   |
| R0100/C0160                          | Mortality risk — Average rate t+1  | Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk   |
| R0100/C0180                          | Mortality risk — Modified duration   | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk   |
| R0110/C0150                          | Longevity risk — Best estimate   | Best estimate of obligations subject to longevity risk.  |
| R0110/C0160                          | Longevity risk — Average rate t+1  | Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions     |
| R0110/C0180                          | Longevity risk — Modified duration   | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions |
| R0120/C0120                          | Disability–morbidity risk — Capital at risk  | Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk                                    |
| R0120/C0130                          | Disability–morbidity risk — Capital at risk t+1  | Capital at risk as defined in R0120/C0120 after 12 (t + 1) months  |
| R0120/C0150                          | Disability–morbidity risk — Best estimate  | Best estimate of obligations subject to disability–morbidity risk.   |
| R0120/C0160                          | Disability–morbidity risk — Average rate t+1   | Average disability–morbidity rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk  |
| 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                            |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0120/C0180 | Disability–morbidity risk — Modified duration | Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk   |
| R0120/C0200 | Disability–morbidity risk — Termination rates | Expected termination rates during the following 12 months for policies with a positive capital at risk  |
| R0130/C0140 | Lapse risk (up) — Surrender strain            | Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.  |
| R0130/C0160 | Lapse risk (up) — Average rate (t+1)          | Average lapse rate for policies with positive surrender strains   |
| R0130/C0190 | Lapse risk (up) — Average run off period      | Average period in years over which the policies with a positive surrender strain run off  |
| R0140/C0140 | Lapse risk (down) — Surrender strain          | Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.  |
| R0140/C0160 | Lapse risk (down) — Average rate (t+1)        | Average lapse rate for policies with negative surrender strains   |
| R0140/C0190 | Lapse risk (down) — Average run off period    | Average period in years over which the policies with a negative surrender strain run off  |
| R0150/C0180 | Life expense risk — Modified duration         | Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations  |
| R0150/C0210 | Life expense risk — Payments                  | Expenses paid related to life insurance and reinsurance during the last 12 months   |
| R0150/C0220 | Life expense risk — Average inflation rate    | Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations. |
| R0160/C0120 | Life catastrophe risk — Capital at risk       | Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35.   |

**Health underwriting risk**

|             |  |   |
|-------------|--|---|
| R0200/C0120 | Health mortality risk — Capital at risk  | Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk |
| R0200/C0160 | Health mortality risk — Average rate t+1 | Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk                  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0200/C0180 | Health mortality risk — Modified duration                                   | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk  |
| R0210/C0150 | Health longevity risk — Best estimate                                       | Best estimate of obligations subject to health longevity risk.  |
| R0210/C0160 | Health longevity risk — Average rate t+1                                    | Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions  |
| R0210/C0180 | Health longevity risk — Modified duration                                   | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions  |
| R0220/C0180 | Health disability–morbidity risk (medical expense) — Modified duration      | Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations   |
| R0220/C0210 | Health disability–morbidity risk (medical expense) — Payments               | Expenses paid related to medical expense insurance and reinsurance during the last 12 months  |
| R0220/C0220 | Health disability–morbidity risk (medical expense) — Average inflation rate | Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations. |
| R0230/C0120 | Health disability–morbidity risk (income protection) — Capital at risk      | Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk (income protection)  |
| R0230/C0130 | Health disability–morbidity risk (income protection) — Capital at risk t+1  | Capital at risk as defined in R0230/C0120 after 12 months   |
| R0230/C0150 | Health disability–morbidity risk (income protection) — Best estimate        | Best estimate of obligations subject to disability–morbidity risk.  |
| 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   |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0230/C0180 | Health disability–morbidity risk (income protection) — Modified duration | Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk  |
| R0230/C0200 | Health disability–morbidity risk (income protection) — Termination rates | Expected termination rates during the following 12 months for policies with a positive capital at risk   |
| R0240/C0140 | Health SLT lapse risk (up) — Surrender strain                            | Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.  |
| R0240/C0160 | Health SLT lapse risk (up) — Average rate t+1                            | Average lapse rate for policies with positive surrender strains  |
| R0240/C0190 | Health SLT lapse risk (up) — Average run off period                      | Average period in years over which the policies with a positive surrender strain run off   |
| R0250/C0140 | Health SLT lapse risk (down) — Surrender strain                          | Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.  |
| R0250/C0160 | Health SLT lapse risk (down) — Average rate t+1                          | Average lapse rate for policies with negative surrender strains  |
| R0250/C0190 | Health SLT lapse risk (down) — Average run off period                    | Average period in years over which the policies with a negative surrender strain run off   |
| R0260/C0180 | Health expense risk — Modified duration                                  | Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations   |
| R0260/C0210 | Health expense risk — Payments   | Expenses paid related to health insurance and reinsurance during the last 12 months  |
| R0260/C0220 | Health expense risk — Average inflation rate                             | Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations. |

**S.27.01 — Solvency Capital Requirement — Non–life and health catastrophe risk****General comments:**

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.27.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

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This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program of the next reporting year as described in the reinsurance templates for Facultative covers (S.30.01 and S.30.02) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04).

Undertakings need to estimate their recoveries from risk mitigation in line with the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non-life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Article 105(2)(b) and (4)(c) of the Directive 2009/138/EC.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

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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 shall be used:<br>1 — RFF/MAP<br>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.<br>When item Z0020 = 2, then report '0' |

**Non-life catastrophe risk — Summary**

|             |   |   |
|-------------|---|---|
| C0010/R0010 | SCR before risk mitigation — Natural catastrophe risk | This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070. |
|-------------|---|---|

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|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0010/<br>R0020–R0060 | SCR before risk mitigation —<br>Natural catastrophe risk perils                           | This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.<br><br>Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0070           | SCR before risk mitigation —<br>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<br>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/<br>R0020–R0060 | Total risk mitigation — Natural<br>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 — Diversifi-<br>cation 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 —<br>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/<br>R0020–R0060 | SCR after risk mitigation —<br>Natural catastrophe risk perils                            | This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.<br><br>Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.   |
| C0030/R0070           | SCR after risk mitigation —<br>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 —<br>Catastrophe risk non–proportional<br>property reinsurance | This is the total catastrophe risk before risk mitigation arising from non–proportional property reinsurance.  |
| C0020/R0080           | Total risk mitigation — Catas-<br>trophe risk non–proportional<br>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.   |



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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| 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/<br>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.<br><br>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/<br>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/<br>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.<br><br>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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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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. |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.<br><br>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.  |

**▼ B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0020/R0300           | Total risk mitigation — Health catastrophe risk                 | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0020/R0340.                |
| C0020/<br>R0310–R0330 | Total risk mitigation — Health catastrophe risk sub-modules     | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module.  |
| C0020/R0340           | Total risk mitigation — Diversification between sub-modules     | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules.  |
| C0030/R0300           | SCR after risk mitigation — Health catastrophe risk             | This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0030/R0340.   |
| C0030/<br>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.<br><br>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/<br>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 ► <b>MI</b> ◀ specified ◀ regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
|-----------------------|--|---|

▼ **B**

|                   | ITEM   | INSTRUCTIONS  |
|-------------------|--|---|
| C0040/R0790       | Estimation of the gross premium to be earned — Total Windstorm Other Regions before diversifications                           | Total of the estimate of the premiums to be earned by the insurance or reinsurance undertaking before diversification, during the following year for the other 14 regions other than the ► <b>M1</b> specified ◀ regions.   |
| C0050/R0400–R0590 | Exposure — ► <b>M1</b> specified ◀ Region  | The sum of the total insured per each of the 20 ► <b>M1</b> specified ◀ regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:<br>— 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 ► <b>M1</b> specified ◀ region; and<br>— 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 ► <b>M1</b> specified ◀ region. |
| C0050/R0600       | Exposure — Total Windstorm ► <b>M1</b> specified ◀ Regions before diversification  | Total of the exposure before diversification for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0060/R0400–R0590 | Specified Gross Loss — ► <b>M1</b> specified ◀ Region  | Specified gross windstorm loss per each of the 20 ► <b>M1</b> specified ◀ regions, taking into consideration the effect of diversification effect between zones.  |
| C0060/R0600       | Specified Gross Loss — Total Windstorm ► <b>M1</b> specified ◀ Regions before diversification                                  | Total of the specified gross loss before diversification for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0070/R0400–R0590 | Catastrophe Risk Charge Factor before risk mitigation — ► <b>M1</b> specified ◀ Region   | The risk charge factor per each of the 20 ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Regions before diversification | Ratio between total specified gross loss and total exposure.  |
| C0080/R0400–R0590 | Scenario A or B — ► <b>M1</b> specified ◀ Region   | The larger of the capital requirement for Windstorm risk for each of the 20 ► <b>M1</b> specified ◀ regions according to scenario A or scenario B.<br><br>When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account.   |

▼ **B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0090/<br>R0400–R0590 | Catastrophe Risk Charge before risk mitigation —<br>► <b>M1</b> specified ◀ Region                                      | Capital requirement before risk mitigation arising from Windstorm for each of the 20 ► <b>M1</b> specified ◀ Regions corresponding to the larger of scenario A or B.   |
| C0090/R0600           | Catastrophe Risk Charge before risk mitigation — Total Windstorm ► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement before risk mitigation arising from Windstorm for the 20 ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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.  |
| C0100/<br>R0400–R0590 | Estimated Risk Mitigation —<br>► <b>M1</b> specified ◀ Region   | Per each of the 20 ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Regions before diversification                      | Total of the estimated risk mitigation arising from Windstorm for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0100/R0790           | Estimated Risk Mitigation — Total Windstorm Other Regions before diversifications                                       | For all the regions other the ► <b>M1</b> 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/<br>R0400–R0590 | Estimated Reinstatement Premiums — ► <b>M1</b> specified ◀ Region   | For each of the 20 ► <b>M1</b> 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.                                     |

▼ **B**

|                   | ITEM   | INSTRUCTIONS  |
|-------------------|--|---|
| C0110/R0600       | Estimated Reinstatement Premiums — Total Windstorm ► <b>M1</b> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 20 ► <b>M1</b> specified ◀ regions.   |
| C0110/R0790       | Estimated Reinstatement Premiums — Total Windstorm Other Regions before diversifications                               | For all the regions other than the ► <b>M1</b> 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 — ► <b>M1</b> 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 ► <b>M1</b> specified ◀ regions, corresponding to the selected scenario. |
| C0120/R0600       | Catastrophe Risk Charge after risk mitigation — Total Windstorm ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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 Windstorm all Regions before diversification                     | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.   |
| C0120/R0810       | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions                                 | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: |
|-------------------|--|---|

▼ B

|                   | ITEM  | INSTRUCTIONS  |
|-------------------|---|---|
|                   |   | <ul style="list-style-type: none"> <li>— Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and</li> <li>— Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>  |
| 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 — ► <u>M1</u> specified ◀ Region   | <p>The sum of the total insured per each of the 20 ► <u>M1</u> specified ◀ regions for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular ► <u>M1</u> specified ◀ region; and</li> <li>— For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Earthquake and where the risk is situated in this particular ► <u>M1</u> specified ◀ region.</li> </ul> |
| C0140/R1030       | Exposure — Total Earthquake ► <u>M1</u> specified ◀ Regions before diversification  | Total of the exposure for the 20 ► <u>M1</u> specified ◀ regions.   |
| C0150/R0830–R1020 | Specified Gross Loss — ► <u>M1</u> specified ◀ Region   | Specified gross Earthquake loss for each of the 20 ► <u>M1</u> specified ◀ regions, taking into consideration the effect of diversification effect between zones.   |
| C0150/R1030       | Specified Gross Loss — Total Earthquake ► <u>M1</u> specified ◀ Regions before diversification                                  | Total of the specified gross Earthquake loss for the 20 ► <u>M1</u> specified ◀ regions.  |
| C0160/R0830–R1020 | Catastrophe Risk Charge Factor before risk mitigation — ► <u>M1</u> specified ◀ Region  | The Risk Charge Factor per each of the 20 ► <u>M1</u> 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 ► <u>M1</u> specified ◀ Regions before diversification | Ratio between total specified gross loss and total exposure.  |
| C0170/R0830–R1020 | Catastrophe Risk Charge before risk mitigation — ► <u>M1</u> specified ◀ Region   | Capital requirement before risk mitigation arising from Earthquakes in each of the 20 ► <u>M1</u> specified ◀ Regions.  |



**▼ B**

|                   | ITEM   | INSTRUCTIONS  |
|-------------------|--|---|
| C0170/R1030       | Catastrophe Risk Charge before risk mitigation — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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 — ► <b>M1</b> specified ◀ Region   | Per each of the 20 ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Regions before diversification                      | Total of the estimated Risk Mitigation for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0180/R1220       | Estimated Risk Mitigation — Total Earthquake — Other Regions before diversification                                      | For all the regions other than the ► <b>M1</b> 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 — ► <b>M1</b> specified ◀ Region  | Per each of the 20 ► <b>M1</b> specified ◀ Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.  |

▼ **B**

|                   | ITEM  | INSTRUCTIONS   |
|-------------------|---|--|
| C0190/R1030       | Estimated Reinstatement Premiums — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0190/R1220       | Estimated Reinstatement Premiums — Total Earthquake Other Regions before diversification                                | For all the regions other than the ► <b>M1</b> 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 — ► <b>M1</b> 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 ► <b>M1</b> specified ◀ regions.                       |
| C0200/R1030       | Catastrophe Risk Charge after risk mitigation — Total Earthquake ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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**

|                   |   |   |
|-------------------|---|---|
| C0210/R1410–R1580 | Estimation of the gross premiums to be earned — Other Regions | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the ► <b>M1</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: |
|-------------------|---|---|

▼ **B**

|                   | ITEM  | INSTRUCTIONS   |
|-------------------|---|--|
|                   |   | <ul style="list-style-type: none"> <li>— Fire and other damage covering flood risk, including the proportional reinsurance obligations;</li> <li>— Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations;</li> <li>— Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>   |
| 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 — ► <b>MI</b> specified ◀ Region   | <p>The sum of the total insured per each of the 14 ► <b>MI</b> specified ◀ regions of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— 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 ► <b>MI</b> specified ◀ region;</li> <li>— 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 ► <b>MI</b> specified ◀ region; and</li> <li>— 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 ► <b>MI</b> specified ◀ region.</li> </ul> |
| C0220/R1400       | Exposure — Total Flood ► <b>MI</b> specified ◀ Regions before diversification                   | Total of the exposure for the 14 ► <b>MI</b> specified ◀ regions.  |
| C0230/R1260–R1390 | Specified Gross Loss — ► <b>MI</b> specified ◀ Region   | Specified gross Flood loss in each of the 14 ► <b>MI</b> specified ◀ regions, taking into consideration the effect of diversification effect between zones.  |
| C0230/R1400       | Specified Gross Loss — Total Flood ► <b>MI</b> specified ◀ Regions before diversification       | Total of the specified gross Flood loss for the 14 ► <b>MI</b> specified ◀ regions.  |
| C0240/R1260–R1390 | Catastrophe Risk Charge Factor before risk mitigation — ► <b>MI</b> specified ◀ Region          | The Risk Charge Factor per each of the 14 ► <b>MI</b> specified ◀ regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones.   |

▼ B

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0240/R1400           | Catastrophe Risk Charge Factor before risk mitigation — Total Flood ► <u>M1</u> specified ◀ Regions before diversification | Ratio between total specified gross loss and total exposure.  |
| C0250/<br>R1260–R1390 | Scenario A or B — ► <u>M1</u> specified ◀ Region   | The larger of the capital requirement for Flood risk in each of the 14 ► <u>M1</u> specified ◀ regions according to scenario A or scenario B.<br><br>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/<br>R1260–R1390 | Catastrophe Risk Charge before risk mitigation — ► <u>M1</u> specified ◀ Region  | Capital requirement before risk mitigation arising from Floods in each of the 14 ► <u>M1</u> specified ◀ Regions, corresponding to the larger of scenario A or B.   |
| C0260/R1400           | Catastrophe Risk Charge before risk mitigation — Total Flood ► <u>M1</u> specified ◀ Regions before diversification        | Total of the capital requirement before risk mitigation arising from Floods for the 14 ► <u>M1</u> 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 ► <u>M1</u> 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 ► <u>M1</u> 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/<br>R1260–R1390 | Estimated Risk Mitigation — ► <u>M1</u> specified ◀ Region   | Per each of the 14 ► <u>M1</u> 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 reinsurance premiums.   |
| C0270/R1400           | Estimated Risk Mitigation — Total Flood ► <u>M1</u> specified ◀ Regions before diversification                             | Total of the estimated Risk Mitigation for the 14 ► <u>M1</u> specified ◀ regions.  |

▼ **B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0270/R1590           | Estimated Risk Mitigation — Total Flood Other Regions before diversification   | For all the regions other than the ► <b>MI</b> 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/<br>R1260–R1390 | Estimated Reinstatement Premiums — ► <b>MI</b> specified ◀ Region  | Per each of the 14 ► <b>MI</b> 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 – ► <b>MI</b> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 14 ► <b>MI</b> specified ◀ regions.   |
| C0280/R1590           | Estimated Reinstatement Premiums — Total Flood –Other Regions before diversification                                 | For all the regions other than the ► <b>MI</b> specified ◀ Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0280/R1600           | Estimated Reinstatement Premiums — Total Flood — All Regions before diversification                                  | Total of the estimated reinstatement premiums for all regions.  |
| C0290/<br>R1260–R1390 | Catastrophe Risk Charge after risk mitigation — ► <b>MI</b> 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 ► <b>MI</b> specified ◀ regions, corresponding to the selected scenario. |
| C0290/R1400           | Catastrophe Risk Charge after risk mitigation — Total Flood — ► <b>MI</b> 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 ► <b>MI</b> 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 ► <b>MI</b> 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.   |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0290/R1610 | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both ► <b>M1</b> 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/<br>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 ► <b>M1</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Fire and other damage covering hail risk, including the proportional reinsurance obligations;</li> <li>— Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and</li> <li>— Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p> |
| 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/<br>R1630–R1710 | Exposure — ► <b>M1</b> specified ◀ Region  | <p>The sum of the total insured per each of the 9 ► <b>M1</b> specified ◀ regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— 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 ► <b>M1</b> specified ◀ region;</li> <li>— 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 ► <b>M1</b> specified ◀ region; and</li> <li>— 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 ► <b>M1</b> specified ◀ region.</li> </ul>          |

▼ **B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0310/R1720           | Exposure — Total Hail<br>► <b>M1</b> specified ◀ Regions before diversification  | Total of the exposure for the 9 ► <b>M1</b> specified ◀ regions.  |
| C0320/<br>R1630–R1710 | Specified Gross Loss —<br>► <b>M1</b> specified ◀ Region   | Specified gross Hail loss in each of the 9 ► <b>M1</b> specified ◀ regions, taking into consideration the effect of diversification effect between zones.   |
| C0320/R1720           | Specified Gross Loss — Total Hail<br>► <b>M1</b> specified ◀ Regions before diversification                                  | Total of the specified gross Hail loss for the 9 ► <b>M1</b> specified ◀ regions.   |
| C0330/<br>R1630–R1710 | Catastrophe Risk Charge Factor before risk mitigation —<br>► <b>M1</b> specified ◀ Region                                    | The Risk Charge Factor per each of the 9 ► <b>M1</b> 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<br>► <b>M1</b> specified ◀ Regions before diversification | Ratio between total specified gross loss and total exposure.  |
| C0340/<br>R1630–R1710 | Scenario A or B —<br>► <b>M1</b> specified ◀ Region  | The larger of the capital requirement for Hail risk in each of the 9 ► <b>M1</b> specified ◀ regions according to scenario A or scenario B.<br><br>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/<br>R1630–R1710 | Catastrophe Risk Charge before risk mitigation —<br>► <b>M1</b> specified ◀ Region   | Capital requirement before risk mitigation arising from Hails in each of the 9 ► <b>M1</b> specified ◀ Regions corresponding to the larger of scenario A or B.  |
| C0350/R1720           | Catastrophe Risk Charge before risk mitigation — Total Hail<br>► <b>M1</b> specified ◀ Regions before diversification        | Total of the capital requirement before risk mitigation arising from Hails for the 9 ► <b>M1</b> 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 ► <b>M1</b> 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.   |

▼ **B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| 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 ► <b>M1</b> 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/<br>R1630–R1710 | Estimated Risk Mitigation — ► <b>M1</b> specified ◀ Region   | Per each of the 9 ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Region before diversification         | Total of the estimated risk mitigation for the 9 ► <b>M1</b> specified ◀ regions.  |
| C0360/R1910           | Estimated Risk Mitigation — Total Hail Other Regions before diversification                          | For all the regions other than the ► <b>M1</b> 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/<br>R1630–R1710 | Estimated Reinstatement Premiums — ► <b>M1</b> specified ◀ Region                                    | Per each of the 9 ► <b>M1</b> 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 Hail ► <b>M1</b> specified ◀ Regions before diversification | Total of the estimated reinstatement premiums for the 9 ► <b>M1</b> specified ◀ regions.   |
| C0370/R1910           | Estimated Reinstatement Premiums — Total Hail Other Regions before diversification                   | For all the regions other than the ► <b>M1</b> 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.   |



**▼ B**

|                   | ITEM  | INSTRUCTIONS  |
|-------------------|---|---|
| C0380/R1630–R1710 | Catastrophe Risk Charge after risk mitigation — ► <u>MI</u> 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 ► <u>MI</u> specified ◀ Regions, corresponding to the selected scenario. |
| C0380/R1720       | Catastrophe Risk Charge after risk mitigation — Total Hail ► <u>MI</u> 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 ► <u>MI</u> 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 ► <u>MI</u> 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 ► <u>MI</u> 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.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of France.                   |
| C0400/R1950 | Exposure — Total Subsidence before diversification                                     | The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory. |

▼ B

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0410/R1950 | Specified Gross Loss — Total Subsidence before diversification                                  | ► <u>M1</u> Specified gross subsidence loss, before taking into consideration the effect of diversification effect between zones. ◀  |
| C0420/R1950 | Catastrophe Risk Charge Factor before risk mitigation — Total Subsidence before diversification | ► <u>M1</u> 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.   |

**▼ B**

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Natural catastrophe risk — Non-proportional property reinsurance**

|             |  |   |
|-------------|--|---|
| C0470/R2000 | Estimation of the gross premium to be earned   | An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, non-proportional property reinsurance other than non-proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0480/R2000 | Catastrophe Risk Charge before risk mitigation | The capital requirement before risk mitigation for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.   |
| C0490/R2000 | Estimated Risk Mitigation                      | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.   |
| C0500/R2000 | Estimated Reinstatement Premiums               | The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.   |
| C0510/R2000 | Catastrophe Risk Charge after risk mitigation  | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.   |

**Man-made catastrophe risk — Motor Vehicle Liability**

|             |  |  |
|-------------|--|--|
| C0520/R2100 | Number of vehicles policy limit above 24M EUR                          | Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24000000 Euro.             |
| C0530/R2100 | Number of vehicles policy limit below or equal to 24M EUR              | Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24000000 Euro. |
| C0540/R2100 | Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation | This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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**

|             |  |  |
|-------------|--|--|
| 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 Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>— Non-proportional marine, aviation and transport reinsurance.</li> </ul> <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 Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>— Non-proportional marine, aviation and transport reinsurance.</li> </ul> <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> |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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 Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>— Non-proportional marine, aviation and transport reinsurance.</li> </ul> <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> |
| 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 Annex I to Delegated Regulation (EU) 2015/35:</p> |
|-------------------|---|---|

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
|             |  | <p>— Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>— Non-proportional marine, aviation and transport reinsurance.</p> <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.  |
| C0730/R2300 | Estimated Reinstatement Premiums   | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.  |
| C0740/R2300 | Catastrophe Risk Charge Marine Platform Explosion after risk mitigation  | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion.  |
| C0750/R2300 | Name platform  | Name of the corresponding platform.  |

**Man-made catastrophe risk — Marine**

|             |   |  |
|-------------|---|--|
| C0760/R2400 | Catastrophe Risk Charge Marine before risk mitigation — Total before diversification          | This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.   |
| C0760/R2410 | Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.   |
| C0760/R2420 | Catastrophe Risk Charge Marine before risk mitigation — Total after diversification           | This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.  |
| C0770/R2400 | Estimated Total Risk Mitigation — Total before diversification                                | This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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/<br>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 Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>— Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>— Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and reinsurance and in relation to the selected aircraft.</p> |
| 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.   |

▼ **B**

|   | ITEM  | INSTRUCTIONS   |
|---|---|--|
| <b>Man-made catastrophe risk — Fire</b> |   |  |
| C0850/R2600                             | Catastrophe Risk Charge Fire before risk mitigation | <p>This is the total capital requirement before risk mitigation for Fire risks.</p> <p>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:</p> <ul style="list-style-type: none"> <li>— The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</li> <li>— All buildings are partly or fully located within a radius of 200 meters.</li> </ul> |
| C0860/R2600                             | Estimated Risk Mitigation                           | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.  |
| C0870/R2600                             | Estimated Reinstatement Premiums                    | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.   |
| C0880/R2600                             | Catastrophe Risk Charge after risk mitigation Fire  | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.   |

**Man-made catastrophe risk — Liability**

|                   |   |  |
|-------------------|---|--|
| C0890/R2700–R2740 | Earned premium following 12 months –Type of cover | <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> <ul style="list-style-type: none"> <li>— Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</li> <li>— Employers liability insurance and proportional reinsurance obligations;</li> <li>— Directors and officers liability insurance and proportional reinsurance obligations;</li> <li>— Liability insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</li> </ul> |
|-------------------|---|--|



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|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
|                       |   | — Non-proportional reinsurance.<br>For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts.  |
| C0890/R2750           | Earned premium following 12 months — Total  | Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months.  |
| C0900/<br>R2700–R2740 | Largest liability limit provided<br>–Type of cover                                      | The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.   |
| C0910/<br>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/<br>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/<br>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/<br>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/<br>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.   |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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/<br>R2900–R2910 | Exposure (individual or group) — Largest exposure          | Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.              |
| C0990/R2920           | Exposure (individual or group) — Total                     | Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. |
| C1000/<br>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.  |

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|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C1010/<br>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/<br>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/<br>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/<br>R2900–R2910 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure | Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.                   |
| C1040/R2920           | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total            | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.             |
| C1050/R3000           | Earned premium following 12 months  | Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Credit and Suretyship insurance including proportional reinsurance obligations.                            |
| C1060/R3000           | Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk                         | This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.   |
| 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.   |

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|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
| <b>Man-made catastrophe risk — Other non-life catastrophe risk</b> |  |   |
| C1130/<br>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"> <li>— Insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance;</li> <li>— Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance;</li> <li>— Insurance and reinsurance obligations included in line of business 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 obligations do not cover the costs of product recalls;</li> <li>— Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance;</li> <li>— Non-proportional reinsurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p> |
| C1140/<br>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.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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/<br>R3300–R3600,<br>C1190/<br>R3300–R3600,<br>C1210/<br>R3300–R3600,<br>C1230/<br>R3300–R3600,<br>C1250/<br>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: <ul style="list-style-type: none"> <li>— Death caused by an accident;</li> <li>— Permanent disability caused by an accident;</li> <li>— Disability that lasts 10 years caused by an accident;</li> <li>— Disability that lasts 12 months caused by an accident;</li> <li>— Medical treatment caused by an accident.</li> </ul>   |
| C1180/<br>R3300–R3600,<br>C1200/<br>R3300–R3600,<br>C1220/<br>R3300–R3600,<br>C1240/<br>R3300–R3600,<br>C1260/<br>R3300–R3600 | Value of benefits payable — <i>per type of event</i> | The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments, using the cash-flow projection, per event type. <p>Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event.</p> <p>For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event types taking into account the specific guarantees the obligations include.</p> |

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| C1270/<br>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/<br>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/<br>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/<br>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.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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/<br>R3700–R4010   | Largest known accident risk concentration — Countries  | <p>The largest accident risk concentration of an insurance or reinsurance undertaking, for each country, shall be equal to the largest number of persons for which the following conditions are met:</p> <ul style="list-style-type: none"> <li>— The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons;</li> <li>— The obligations in relation to each of the persons cover at least one of the events set out in the next item;</li> <li>— The persons are working in the same building which is situated in this particular country.</li> </ul> <p>These persons are insured against the following types of event:</p> <ul style="list-style-type: none"> <li>— Death caused by an accident;</li> <li>— Permanent disability caused by an accident;</li> <li>— Disability that lasts 10 years caused by an accident;</li> <li>— Disability that lasts 12 months caused by an accident;</li> <li>— Medical treatment caused by an accident.</li> </ul> |
| C1320/<br>R3700–R4010,<br>C1330/<br>R3700–R4010,<br>C1340/<br>R3700–R4010,<br>C1350/<br>R3700–R4010,<br>C1360/<br>R3700–R4010 | Average sum insured per type of event  | ► <b>M1</b> The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration. ◀  |
| C1370/<br>R3700–R4010   | Catastrophe Risk Charge before risk mitigation   | Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident.  |
| C1410   | Other countries to be considered in the Concentration accident   | Identify the ISO code of other countries to be considered in the Concentration accident.  |
| C1370/R4020   | Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification | This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.  |



▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| 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/<br>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/<br>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/<br>R3700–R4010 | Catastrophe Risk Charge after risk mitigation — Countries   | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified. |
| C1400/R4020           | Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification | The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.   |
| C1400/R4030           | Catastrophe Risk Charge after risk mitigation — Diversification effect between countries                          | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub-module concentration accident risks relating to the different countries.   |
| C1400/R4040           | Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries after diversification  | This is the total capital requirement after risk mitigation for the health sub-module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020.   |

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|   | ITEM  | INSTRUCTIONS  |
|---|---|---|
| <b>Health catastrophe risk — Pandemic</b>                                 |   |   |
| C1440/<br>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> <ul style="list-style-type: none"> <li>— The insured persons are inhabitants of this particular country;</li> <li>— The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease.</li> </ul> <p>These insured persons may claim benefits for the following healthcare utilisation:</p> <ul style="list-style-type: none"> <li>— Hospitalisation;</li> <li>— Consultation with a medical practitioner;</li> <li>— No formal medical care sought.</li> </ul> |
| C1450/<br>R4100–R4410,<br>C1470/<br>R4100–R4410,<br>C1490/<br>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/<br>R4100–R4410,<br>C1480/<br>R4100–R4410,<br>C1500/<br>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/<br>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 shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover.</p>   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.   |

**S.28.01 — Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity****General comments:**

This section relates to opening, quarterly and annual submission of information for individual entities.

In particular, S.28.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity. These undertakings shall submit S.28.02 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0010 | Linear formula component for non-life insurance and reinsurance obligations — $MCR_{NL}$ Result | This is the linear formula component for non-life insurance and reinsurance obligations calculated in accordance with Article 250 of Delegated Regulation (EU) 2015/35. |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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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|             | ITEM   | INSTRUCTIONS   |
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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.                          |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.                               |
| 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.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0020/R0160 | Non-proportional marine, aviation and transport reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole           | These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.   |
| C0030/R0160 | Non-proportional marine, aviation and transport reinsurance — net (of reinsurance) written premiums in the last 12 months                   | These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.  |
| C0020/R0170 | Non-proportional property reinsurance — net (of reinsurance/SPV) best estimate and TP calculated as a whole                                 | These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.   |
| C0030/R0170 | Non-proportional property reinsurance — net (of reinsurance) written premiums in the last 12 months   | These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.  |
| C0040/R0200 | Linear formula component for life insurance and reinsurance obligations — $MCR_L$ Result  | This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with Article 251 of Delegated Regulation (EU) 2015/35.  |
| C0050/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole           | These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.   |
| C0050/R0230 | Index-linked and unit-linked insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole                    | These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br><br>Annuities related to non-life contracts shall be reported here.  |
| C0060/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk                       | These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.  |
| C0070/R0300 | Overall MCR calculation — Linear MCR  | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.  |
| C0070/R0310 | Overall MCR calculation — SCR   | This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula. |
| C0070/R0320 | Overall MCR calculation — MCR cap   | This is calculated as 45 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC.   |
| C0070/R0330 | Overall MCR calculation — MCR floor   | This is calculated as 25 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC.   |
| C0070/R0340 | Overall MCR calculation — Combined MCR  | This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35.   |
| C0070/R0350 | Overall MCR calculation — Absolute floor of the MCR   | This is calculated as defined in Art 129(1) d of Directive 2009/138/EC.   |
| C0070/R0400 | Minimum Capital Requirement   | This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35.   |



**▼ B****S.28.02 — Minimum Capital Requirement — Both life and non-life insurance activity****General comments:**

This section relates to opening, quarterly and annual submission of information for individual entities.

In particular, S.28.02 is to be submitted by insurance undertakings engaged in both life and non-life insurance activity. Insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity shall submit S.28.01 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0010 | Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,NL)}$ result — non-life activities                         | This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance activities calculated in accordance with Article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.                                   |
| C0020/R0010 | Linear Formula component for non-life insurance and reinsurance obligations — $MCR_{(NL,L)}$ result  | This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.                                      |
| C0030/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0040/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities         | These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.              |
| C0050/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities     | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.     |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.             |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0050/R0040 | Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities       | These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.       |
| C0060/R0040 | Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities               | These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.                   |
| C0030/R0050 | Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities | These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0040/R0050 | Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities         | These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.              |
| 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.             |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0040/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities                            | These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.                                 |
| C0050/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities                        | These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.                        |
| C0060/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities                                | These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.                                     |
| C0030/R0070 | Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities | These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| 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.                  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.                 |
| 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.                     |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.                     |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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. |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0040/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities     | These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities.          |
| C0050/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities         | These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.              |
| C0030/R0140 | Non-proportional health reinsurance — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities                             | These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.                             |
| 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.  |



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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.     |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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 Delegated Regulation (EU) 2015/35.   |
| C0080/R0200 | Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,L)}$ Result  | This is the linear formula component for life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.  |
| C0090/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — non-life activities | These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.   |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0110/R0240 | Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities.   |
| C0100/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — non-life activities                   | This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities. |
| C0120/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk — life activities                       | This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.     |
| C0130/R0300 | Overall MCR calculation — Linear MCR  | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35.  |
| C0130/R0310 | Overall MCR calculation — SCR   | This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.   |
| C0130/R0320 | Overall MCR calculation — MCR cap   | This is calculated as 45 % of the SCR including any capital add-on in accordance with Article 129(3) of the Directive 2009/138/EC.  |
| C0130/R0330 | Overall MCR calculation — MCR floor   | This is calculated as 25 % of the SCR including any capital add-on in accordance with Article 129(3) of Directive 2009/138/EC.  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0130/R0340 | Overall MCR calculation — Combined MCR  | This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35.  |
| C0130/R0350 | Overall MCR calculation — Absolute floor of the MCR   | This is calculated as defined in Article 129(1)d of Directive 2009/138/EC.   |
| C0130/R0400 | Minimum Capital Requirement   | This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35.  |
| C0140/R0500 | Notional non-life and life MCR calculation — Notional linear MCR — non-life activities  | This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35.  |
| C0150/R0500 | Notional non-life and life MCR calculation — Notional linear MCR -life activities   | This is calculated in accordance with Article 252 (9) of Delegated Regulation (EU) 2015/35.  |
| C0140/R0510 | Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) — non-life activities | This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0150/R0510 | Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) -life activities      | This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0140/R0520 | Notional non-life and life MCR calculation — Notional MCR cap — non-life activities   | This is calculated as 45 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.   |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0150/R0520 | Notional non-life and life MCR calculation — Notional MCR cap -life activities                        | This is calculated as 45 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.         |
| C0140/R0530 | Notional non-life and life MCR calculation — Notional MCR floor — non-life activities                 | This is calculated as 25 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC. |
| C0150/R0530 | Notional non-life and life MCR calculation — Notional MCR floor -life activities                      | This is calculated as 25 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC.         |
| C0140/R0540 | Notional non-life and life MCR calculation — Notional Combined MCR — non-life activities              | This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35.  |
| C0150/R0540 | Notional non-life and life MCR calculation — Notional Combined MCR -life activities                   | This is calculated in accordance with Article 252 (8) of Delegated Regulation (EU) 2015/35.  |
| C0140/R0550 | Notional non-life and life MCR calculation — Absolute floor of the notional MCR — non-life activities | This is the amount defined in Article 129(1)(d)(i) of Directive 2009/138/EC.   |
| C0150/R0550 | Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities     | This is the amount defined in Article 129(1)(d)(ii) Directive 2009/138/EC.   |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0140/R0560 | Notional non-life and life MCR calculation — Notional MCR — non-life activities | This is the notional non-life MCR calculated in accordance with Article 252 (2) of Delegated Regulation (EU) 2015/35. |
| C0150/R0560 | Notional non-life and life MCR calculation — Notional MCR — life activities     | This is the notional life MCR calculated in accordance with Article 252 (7) of Delegated Regulation (EU) 2015/35.     |

**S.29.01 — Excess of Assets over Liabilities****General comments:**

This section relates to annual submission of information for individual entities.

This template, together with S.29.02 to S.29.04, explains the variation of Excess of Assets over Liabilities by reconciling the different sources of movements (please see the five main sources in b) below). In these templates, creation of value needs to be reported (such as income from investments).

The content of this template covers:

- a) A presentation of all variations in Basic Own fund items during the reporting period. It isolates the variation of the Excess of Assets over Liabilities as part of this total variation. This first analysis is entirely performed based on information also reported in template S.23.01 (year N and N-1).
- b) A summary of the 5 main sources affecting the variation of the Excess of Assets over Liabilities between the prior and the last reporting periods (cells C0030/R0190 to C0030/R0250):
  - The variation related to investments and financial liabilities — detailed in template S.29.02,
  - The variation related to technical provisions — detailed in templates S.29.03 and S.29.04,
  - The variation of 'pure' capital items, which is not directly influenced by the business carried on (e.g., variations in ordinary shares numbers and values); these variations are analysed in detail within template S.23.03;
  - Other main variations linked to tax and dividend distribution, namely:
    - Variation in Deferred Tax position
    - Income Tax of the reporting period
    - Dividend distribution
  - Other variations not explained elsewhere.

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|                        | ITEM  | INSTRUCTIONS  |
|------------------------|---|---|
| C0010/<br>R0010–R0120  | Basic Own fund items —<br>Year N  | These items do not cover all Basic Own fund items, but only those before adjustments/deductions for:<br>— 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;<br>— Participations in financial and credit institutions. |
| C0020/R0010<br>— R0120 | Basic Own fund items —<br>Year N–1  | These items do not cover all Basic Own fund items, but only those before adjustments/deductions for:<br>— 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;<br>— Participations in financial and credit institutions  |
| C0030/<br>R0010–R0120  | Basic Own fund items —<br>Variation   | Variation between reporting period N and N–1 of own fund items.   |
| C0030/R0130            | Excess of assets over liabilities (Variations of Basic Own Funds explained by Variation Analysis Templates) | Variation of excess of assets over liabilities. This item is further assessed in rows R0190 to R0250 and then in templates S.29.02 to S.29.04.<br>Excess of assets over liabilities shall be considered before deductions for Participations in financial and credit institutions.  |
| C0030/R0140            | Own shares  | Variation of own shares included as assets on the balance sheet.  |
| C0030/R0150            | Foreseeable dividends, distributions and charges  | Variation of foreseeable dividends, distributions and charges.  |
| C0030/R0160            | Other basic own fund items  | Variation of other basic own fund items.  |
| C0030/R0170            | Restricted own fund items due to ring fencing and matching  | Variation of restricted own fund items due to ring fencing and matching.  |
| C0030/R0180            | Total variation of Reconciliation Reserve   | Total variation of Reconciliation Reserve.  |
| C0030/R0190            | Variations due to investments and financial liabilities   | Variations in the Excess of assets over liabilities explained by variations in investments and financial liabilities (for instance variations in value in the period, financial revenues, etc.)   |
| C0030/R0200            | ► <b>M1</b> Variations due to net technical provisions ◀  | Variations in the Excess of assets over liabilities explained by variations in technical provisions (for instance provision reversals or new earned premiums, etc.).  |
| C0030/R0210            | Variations in capital basic own fund items and other items approved   | This amount explains the part of the variation of Excess of Assets over Liabilities due to movements in 'pure' capital items, such as Ordinary share capital (gross of own shares), Preference shares, Surplus funds.   |
| C0030/R0220            | Variations in Deferred Tax position   | Variations in the Excess of assets over liabilities explained by variation of deferred tax assets and deferred tax liabilities  |



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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0030/R0230 | Income tax of the reporting period                    | Amount of corporate tax of the reporting period, as stated in the financial statements of the reporting period.            |
| C0030/R0240 | Dividend distribution                                 | Amount of dividend distributed during the reporting period, as stated in the financial statements of the reporting period. |
| C0030/R0250 | Other variations in Excess of Assets over Liabilities | The remaining variations in the excess of assets over liabilities.   |

**S.29.02 — Excess of Assets over Liabilities — explained by investments and financial liabilities****General comments:**

This section relates to annual submission of information for individual entities.

This template focuses on changes in the Excess of Assets over Liabilities due to investments and financial liabilities.

The scope of this template:

- i. Includes liabilities position of derivatives (as investments);
- ii. Includes Own shares;
- iii. Includes Financial liabilities (comprising subordinated liabilities);
- iv. Excludes assets held for unit-linked and index-linked funds;
- v. Excludes property held for own use.

For all these items, the template covers the investments held at closing date of the prior reporting period (N-1) and the investments acquired/issued during the reporting period (N).

With regards to assets held for unit linked and index linked funds, the adjustment on basic own funds related to valuation is taken into account in template S.29.03.

The difference between template S.29.02 (last table) and information in template S.09.01 is the inclusion of the revenue from own shares and the exclusion of unit linked. The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to investments, considering:

- i. Movements in valuation with an impact on the Excess of Assets over Liabilities (e.g. realised gains and losses from sales, but also valuation differences);
- ii. Revenues triggered by investments;
- iii. Expenses related to investments (including interest charges on financial liabilities.).

|             | ITEM                               | INSTRUCTIONS   |
|-------------|------------------------------------|--|
| C0010/R0010 | Valuation movements on investments | Valuation movements on investments, including:<br>— For those assets kept in the portfolio, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the Year (N-1); |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
|             |  | <ul style="list-style-type: none"> <li>— For those investments divested between the two reporting periods (including where an asset was acquired during the reporting period), the difference between the selling price and the Solvency II value as at the last reporting period (or, in case of investments acquired during the period, the acquisition cost value);</li> <li>— For those assets acquired during the reporting period and still held at the end of the reporting period, the difference between the closing Solvency II value and the acquisition cost/value.</li> </ul> <p>It shall include amounts relative to derivatives regardless of derivatives being an asset or a liability.</p> <p>It shall not include amounts reported in ‘Investment revenues — R0040’ and ‘Investments expenses including Interest charges on subordinated and financial liabilities — R0050’.</p> |
| C0010/R0020 | Valuation movements on own shares  | Same as for cell C0010/R0010, but for own shares.  |
| C0010/R0030 | Valuation movements on financial liabilities and subordinated liabilities                                    | <p>Valuation movements on financial liabilities and subordinated liabilities, including:</p> <ul style="list-style-type: none"> <li>— For those financial and subordinated liabilities issued prior to the reporting period and not redeemed, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the reporting period (N-1);</li> <li>► <b>M1</b> — For those financial and subordinated liabilities redeemed during the reporting period, the difference between the redemption price and the Solvency II value as at the end of the last reporting period; ◀</li> <li>— For those financial and subordinated liabilities issued during the reporting period and not redeemed during the period, the difference between the closing Solvency II value and issuance price.</li> </ul>  |
| C0010/R0040 | Investment Revenues  | Includes dividends, interests, rents and other revenues, due to investments within scope of this template.   |
| C0010/R0050 | Investments expenses including interest charges on subordinated and financial liabilities                    | <p>Investments expenses including interest charges on subordinated and financial liabilities, including:</p> <ul style="list-style-type: none"> <li>— Investment management expenses — related to ‘Investments (other than assets held for index-linked and unit-linked contracts)’ and to ‘Own shares’;</li> <li>— Interest charges on financial and subordinated liabilities related to ‘Financial liabilities other than debts owed to credit institutions’ as well as ‘Debts owed to credit institutions’ and ‘Subordinated liabilities’.</li> </ul> <p>Those expenses and charges correspond to the ones recorded and recognised on an accrual basis at the end of the period.</p>  |
| C0010/R0060 | Variation in Excess of Assets over Liabilities explained by investments and financial liabilities management | Total of variation in Excess of Assets over Liabilities explained by investments and financial liabilities management.   |

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|             | ITEM      | INSTRUCTIONS   |
|-------------|-----------|--|
| C0010/R0070 | Dividends | Amount of dividends earned over the reporting period, excluding any dividends from assets held for unit-linked and index-linked funds, or property held for own use).<br>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).  |
| C0010/R0080 | Interests | Amount of interest earned over the reporting period excluding any interests from assets held for unit-linked and index-linked funds, or property held for own use).<br>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).  |
| C0010/R0090 | Rents     | Amount of rent earned over the reporting period excluding any rent from Assets held for unit-linked and index-linked funds, or property held for own use).<br>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).   |
| C0010/R0100 | Other     | Amount of other investments income received and accrued at the end of the reporting year. Applicable to other investment income not considered in cells C0010/R0070, C0010/R0080 and C0010/R0090, such as securities lending fees, commitment fees etc, excluding the ones from assets held for unit-linked & index-linked funds, or property held for own use). |

**S.29.03 — Excess of Assets over Liabilities — explained by technical provisions****General comments:**

This section relates to annual submission of information for individual entities.

This template focuses on changes in the Excess of Assets over Liabilities due to technical provisions (TP). The scope of technical provisions includes risks captured through Best Estimate (BE) and Risk margin, and those captured through TP calculated as a whole.

As regards the order of calculation in the table 'breakdown of Variation in Best Estimate', presentation of the order is not deemed prescriptive as to the order in which the calculation is performed, as long as the content of the different cells indeed reflect the purpose and definition of these cells.

Undertakings are required to report data on accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to technical provisions, considering:

— Changes in TP captions;

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- Changes in technical flows of the period;
- A detailed breakdown of the variation of Best Estimate — gross of reinsurance by sources of changes (such as new business, changes in assumptions, experience, etc.).

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Gross of reinsurance**

|                       |   |   |
|-----------------------|---|---|
| C0010–C0020/<br>R0010 | Opening Best Estimate   | Amount of Best Estimate — gross of reinsurance — as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.  |
| C0010–C0020/<br>R0020 | Exceptional elements triggering restating of opening Best Estimate                            | Amount of adjustment to opening Best Estimate due to elements, other than changes in perimeter that led to restate the opening BE.<br><br>Shall essentially concern changes in models (in case models are used) for correction of the model and other modifications. It shall not concern changes in assumptions.<br><br>These cells are expected to be mostly applicable for Life business.  |
| C0010–C0020/<br>R0030 | Changes in perimeter  | Amount of adjustment to opening Best Estimate related to changes in perimeter of the portfolio like sales of (part of) portfolio and purchases. This could also concern changes of perimeter due to liabilities evolving to annuities stemming from Non–Life obligations (triggering some changes from Non–Life to Life).   |
| C0010–C0020/<br>R0040 | Foreign exchange variation  | Amount of adjustment to opening Best Estimate related to foreign exchange variation during the period.<br><br>In this case the foreign exchange variation is actually meant to be applied to contracts which are taken out in currencies different from the balance sheet currency. For the calculation, the cash–flows of these contracts contained in the opening Best Estimate are simply converted due to the exchange variation.<br><br>This item does not address the impact on the cash–flows of the insurance portfolio induced by re–valuation of year N–1 assets due to foreign exchange variation during year N. |
| C0010–C0020/<br>R0050 | Best Estimate on risks accepted during the period   | It represents present expected future cash flows (gross of reinsurance) included in Best Estimate and related to risks accepted during the period.<br><br>This shall be considered at the closing date (and not at the actual date of inception of the risks), i.e. this shall form part of the Best Estimate at closing date.<br><br>The scope of cash flows refers to Article 77 of Directive 2009/138/EC.  |
| C0010–C0020/<br>R0060 | Variation of Best Estimate due to unwinding of discount rate — risks accepted prior to period | The variation of Best Estimate captured here shall only relate to the unwinding of discount rates, and does not take into account other parameters such as changes in assumptions or discount rates, experience adjustment, etc.<br><br>The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N–1 again but using the shifted interest rate term structure  |

▼ **B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
|                       |  | <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider Opening Best Estimate including the adjustment to opening Best Estimate (cells C0010/R0010 to R0040);</li> <li>— Based on this figure, run the calculation of the unwinding of discount rates.</li> </ul>   |
| C0010–C0020/<br>R0070 | Variation of Best Estimate due to year N projected in and out flows — risks accepted prior to period   | <p>Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year. A neutralisation adjustment shall be performed.</p> <p>In order to isolate this adjustment, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider Opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cells C0010/R0020 to R0040)</li> <li>— Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered</li> <li>— This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) — and be filled in cell C0010/R0070 and C0020/R0070.</li> </ul>   |
| C0010–C0020/<br>R0080 | Variation of Best Estimate due to experience — risks accepted prior to period                          | <p>The variation of Best Estimate captured here shall strictly relate to the strict realisation of cash flows when compared to the cash flows that were projected.</p> <p>For calculation purposes, and in case of non-availability of information of realised cash flows, the variation due to experience may be calculated as the difference between realised technical flows and projected cash-flow.</p> <p>Realised technical flows refer to those reported under Solvency II principles i.e. premiums effectively written, claims effectively paid and expenses effectively recorded.</p>   |
| C0010–C0020/<br>R0090 | Variation of Best Estimate due to changes in non-economic assumptions — risks accepted prior to period | <p>It mainly refers to changes in RBNS not driven by realised technical flows (e.g. revision on a case by case basis of the amount of IBNR) and changes assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.</p> <p>In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>► <b>MI</b> — Consider the opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding of year N projected cash-flows (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively); ◀</li> <li>— Based on this figure, run calculations with new assumptions not related to discount rates — that applied at year end N (if any)</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case-by-case revision of RBNS, which would thus have to be added.</p> |

**▼ B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
|                       |  | For Non–Life, cases can be expected where these changes cannot be discerned separately from changes due to experience (C0020/R0080). In such cases, report the total figure under C0020/R0080.  |
| C0010–C0020/<br>R0100 | Variation of Best Estimate due to changes in economic environment — risks accepted prior to period | <p>It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e.g. reduction of future discretionary benefits ('FDB')) and changes in discount rates.</p> <p>For non–life (C0020/R0100), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0020/R0080.</p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider the opening Best Estimate including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding, of year N projected cash–flows and experience (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively, or alternatively, C0010/R0060 to R0090 and C0020/R0060 to R0090 respectively)</li> <li>— Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.</p> |
| C0010–C0020/<br>R0110 | Other changes not elsewhere explained  | Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100 (for Life) or C0020/R0010 to R0100 (Non–Life).   |
| C0010–C0020/<br>R0120 | Closing Best Estimate — gross of reinsurance   | <p>Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.</p> <p>These cells might be nil (if no UWY approach is used), or might total the closing Best Estimate figure in the Balance Sheet if no accident Year approach (AY) is used.</p>  |

**Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Reinsurance recoverables**

|                       |                       |  |
|-----------------------|-----------------------|--|
| C0030–C0040/<br>R0130 | Opening Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation. |
| C0030–C0040/<br>R0140 | Closing Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.   |

**▼ B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| <b>Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable — Gross of reinsurance</b> |  |  |
| C0050–C0060/<br>R0150  | Opening Best Estimate  | Amount of Best Estimate — gross of reinsurance — as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.  |
| C0050–C0060/<br>R0160  | Exceptional elements triggering restating of opening Best Estimate                           | Same as for C0010 and C0020/R0020  |
| C0050–C0060/<br>R0170  | Changes in perimeter   | Same as for C0010 and C0020/R0030  |
| C0050–C0060/<br>R0180  | Foreign exchange variation   | Same as for C0010 and C0020/R0040  |
| C0050–C0060/<br>R0190  | Variation of Best Estimate on risk covered after the period                                  | <p>It is expected that these cells mainly concerns Non–Life and refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows:</p> <ul style="list-style-type: none"> <li>— Identify the part of premiums provisions at Year end (N–1) related to a coverage period starting after the closing Year end N–1;</li> <li>— Have the same considerations and identifications for Premiums Provisions at year end N;</li> <li>— Derive the variation from the two figures.</li> </ul>   |
| C0050–C0060/<br>R0200  | Variation of Best Estimate on risks covered during the period                                | <p>It is expected that these cells mainly concerns Non–Life, and refers to the following cases:</p> <ol style="list-style-type: none"> <li>a) (part of) Premiums Provisions at Year end N–1 which turned to Claims Provisions at year end N because claim has occurred during the period</li> <li>b) claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N–1)</li> </ol> <p>Calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Identify the part of premiums provisions at Year end (N–1) for which cover had already incepted;</li> <li>— Identify the part of claims provisions at Year end (N) related to risks covered during the period;</li> <li>— Derive the variation from the two figures.</li> </ul> |
| C0050–C0060/<br>R0210  | Variation of Best Estimate due to unwinding of discount rate — risks covered prior to period | <p>The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N–1 again but using the shifted interest rate term structure.</p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions but including opening adjustments if any (see cells C0050/R0160 to R0180 and C0060/R0160 to R0180);</li> <li>— Based on this figure, run the calculation of the unwinding of discount rates that applied during year N.</li> </ul>   |

▼ **B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0050–C0060/<br>R0220 | Variation of Best Estimate due to year N projected in and out flows — risks covered prior to period   | <p>Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate (related to risks covered prior to period) as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year.</p> <p>A neutralization adjustment has thus to be performed.</p> <p>In order to isolate this adjustment, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions;</li> <li>— Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered;</li> <li>— This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) — and be filled in cell C0050 and C0060/R0220.</li> </ul>   |
| C0050–C0060/<br>R0230 | Variation of Best Estimate due to experience risks — covered prior to period                          | <p>The variation of Best Estimate captured here shall strictly relate to the strict realisation of cash flows when compared to the cash flows that were projected.</p> <p>For calculation purposes, and in case on non-availability of information of realised cash flows, the variation due to experience may be calculated as the difference between realised technical flows and projected cash-flow.</p>   |
| C0050–C0060/<br>R0240 | Variation of Best Estimate due to changes in non-economic assumptions — risks covered prior to period | <p>It mainly refers to changes in RBNS not driven by realised technical flows (e.g. revision on a case by case basis of the amount of IBNR) and changes assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.</p> <p>In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>► <b>M1</b> — Consider the opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding of year N projected cash-flows (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively); ◀</li> <li>— Based on this figure, run calculations with new assumptions not related to discount rates — that applied at year end N (if any);</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case-by-case revision of RBNS, which would thus have to be added.</p> <p>For Non-Life, in cases where these changes cannot be discerned separately from changes due to experience, report the total figure under C0060/R0230.</p> |
| C0050–C0060/<br>R0250 | Variation of Best Estimate due to changes in economic environment — risks covered prior to period     | <p>It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e. g. reduction of FDB) and changes in discount rates.</p>   |



**▼ B**

|                       | ITEM                                  | INSTRUCTIONS   |
|-----------------------|---------------------------------------|--|
|                       |                                       | <p>For non-life (C0060/R0250), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0060/R0230.</p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider the opening Best Estimate including the adjustment to opening Best Estimate (cells C0050/R0160 to R0180) and the impact of unwinding, of year N projected cash-flows and experience (C0050/R0210 to R0230 and C0060/R0210 to R0230 respectively, or alternatively, C0050/R0210 to R0240 and C0060/R0210 to R0240, respectively);</li> <li>— Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.</p> |
| C0050–C0060/<br>R0260 | Other changes not elsewhere explained | Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100 (for Life) or C0020/R0010 to R0100 (Non-Life).  |
| C0050–C0060/<br>R0270 | Closing Best Estimate                 | Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.   |

**Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable — reinsurance recoverables**

|                       |                       |   |
|-----------------------|-----------------------|---|
| C0070–C0080/<br>R0280 | Opening Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation. |
| C0070–C0080/<br>R0290 | Closing Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 for which an accident year approach (AY) is used for Best Estimate calculation.    |

**Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralising impact on Assets over Liabilities**

|             |   |   |
|-------------|---|---|
| C0090/R0300 | Variation in Investments in unit-linked | <p>Amount shall represent the variation, in Balance Sheet, of the Assets held for index-linked and unit-linked funds.</p> <p>It discloses the neutralisation of the assets and liabilities movements due to unit linked products.</p> |
|-------------|---|---|

**Technical flows affecting Technical provisions**

|                       |                                    |   |
|-----------------------|------------------------------------|---|
| C0100–C0110/<br>R0310 | Premiums written during the period | Amount of written premiums under Solvency II principles and not included in BE, respectively for Life and Non-life. |
|-----------------------|------------------------------------|---|

**▼ B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0100–C0110/<br>R0320 | Claims and benefits during the period, net of salvages and subrogations                               | Amount of claims and benefits during the period, net of salvages and subrogations, respectively for Life and Non–life.<br><br>If amounts are already captured in the best estimate, they shall not be part of this item.     |
| C0100–C0110/<br>R0330 | Expenses (excluding Investment expenses)  | Amount of expenses (excluding investment expenses — which are reported under S.29.02), respectively for Life and Non–life.<br><br>If amounts are already captured in the best estimate, they shall not be part of this item. |
| C0100–C0110/<br>R0340 | Total technical flows on gross Technical Provisions   | Total amount of technical flows affecting gross TP.  |
| C0100–C0110/<br>R0350 | Technical flows related to reinsurance during the period (recoverables received net of premiums paid) | Total amount of technical flows related to reinsurance recoverable during the period, i.e. recoverable received net of premiums, respectively for Life and Non–life.   |

**Variation in Excess of Assets over Liabilities explained by Technical provisions**

|                       |  |   |
|-----------------------|--|---|
| C0120–C0130/<br>R0360 | Variation in Excess of Assets over Liabilities explained by Technical provisions management — Gross Technical Provisions | This calculation corresponds to the following principle:<br>— consider the variation in BE, RM and TP calculated as a whole;<br>— deduct the variation in unit–linked (C0090/R0300);<br>— add total amount of net technical flows, i.e.: inflows minus outflows (C0100/R0340 for Life and C0110/R0340 for Non–Life).<br><br>If the amount has a negative impact on Excess of Assets over Liabilities, this shall a negative amount. |
| C0120–C0130/<br>R0370 | Variation in Excess of Assets over Liabilities explained by Technical provisions management — Reinsurance recoverables   | This calculation corresponds to the following principle:<br>— consider the variation in Reinsurance recoverables;<br>— add total amount of net technical flows, i.e.: inflows minus outflows, related to reinsurance during the period.<br><br>If the amount has a positive impact on Excess of Assets over Liabilities, this shall be a positive amount.   |

**S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions****General comments:**

This section relates to annual submission of information for individual entities.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period. Applying this definition means that written premiums in the given year are the premiums actually due to be received in that year, regardless of the coverage period. The definition of written premiums is consistent with the definition of ‘premium receivables’.

**▼B**

As regards the split per Lines of business for the analysis per period, line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall refer to both direct business and accepted proportional reinsurance.

|       | ITEM              | INSTRUCTIONS   |
|-------|-------------------|--|
| Z0010 | Lines of Business | <p>► <b>M1</b> Lines of business (LoB) for which a split of the analysis per period will be required. The following close list shall be used:</p> <p>1 — 1 and 13 Medical expense insurance</p> <p>2 — 2 and 14 Income protection insurance</p> <p>3 — 3 and 15 Workers' compensation insurance</p> <p>4 — 4 and 16 Motor vehicle liability insurance</p> <p>5 — 5 and 17 Other motor insurance</p> <p>6 — 6 and 18 Marine, aviation and transport insurance</p> <p>7 — 7 and 19 Fire and other damage to property insurance</p> <p>8 — 8 and 20 General liability insurance</p> <p>9 — 9 and 21 Credit and suretyship insurance</p> <p>10 — 10 and 22 Legal expenses insurance</p> <p>11 — 11 and 23 Assistance</p> <p>12 — 12 and 24 Miscellaneous financial loss</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> <p>37 — Life (including lines of business 29 to 34, as defined in Annex I to Delegated Regulation (EU) 2015/35)</p> <p>38 — Health SLT (including lines of business 35 and 36) ◀</p> |

**Detailed analysis per period — Technical flows versus Technical provisions — UWY**

**Risks accepted during period**

|             |  |  |
|-------------|--|--|
| C0010/R0010 | Written premiums underwritten during period                      | <p>Part of the written premiums during the period that corresponds to contracts underwritten during the year.</p> <p>Allocation keys may be used to identify this part of the total written premiums under Solvency II affected to contracts underwritten during the year.</p>   |
| C0010/R0020 | Claims and benefits — net of salvages and subrogations recovered | <p>Part of the claims and benefits, net of salvages and subrogations during the period that corresponds to risks accepted during the period.</p> <p>Allocation keys may be used to identify this part of the total claims, as long as this reconciles at the end to total claims and benefits net of salvages and subrogations as reported in C0100/R0320 from S.29.03 and C0110/R0320 from S.29.03.</p> |
| C0010/R0030 | Expenses (related to insurance and reinsurance obligations)      | <p>Part of the expenses during the period that corresponds to risks accepted during the period.</p>  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
|             |  | Allocation keys may be used to identify this part of the total expenses, as long as this reconciles at the end to total expenses as reported in C0100/R0330 from template S.29.03 plus C0110/R0330 from template S.29.03.   |
| C0010/R0040 | Variation of Best Estimate                                   | Corresponds to the variation of Best Estimate for risk accepted during the period.  |
| C0010/R0050 | Variation of Technical Provisions as a whole                 | Part of TP calculated as a whole corresponding to risks accepted during period.<br>Allocation keys may be used to identify this part of the total variation of TP calculated as a whole, as long as this reconciles at the end to total.  |
| C0010/R0060 | Adjustment of valuation of Assets held for unit-linked funds | The adjustment refers to assets held for unit-linked funds, whether captured through BE or through TP calculated as a whole.<br>The split of these assets between those referring to risks accepted during/prior to period is expected to be very complex. Allocation keys may be used to identify this part of the total adjustment due to unit-linked, as long as this reconciles at the end.<br>This item is added to the premiums and intends to eliminate the impact from unit-linked funds. It shall be reported as positive value if it reflects a positive difference between year N and N-1. |
| C0010/R0070 | Total  | Total impact from risks accepted during period — gross of reinsurance).   |

**Risks accepted prior to period**

|             |  |  |
|-------------|--|--|
| C0020/R0010 | Written premiums on contract underwritten during period          | Part of the written premiums during the period that corresponds to contracts underwritten prior to period.<br>See instructions on C0010/R0010.   |
| C0020/R0020 | Claims and benefits — net of salvages and subrogations recovered | Part of the claims and benefits, net of salvages and subrogations during the period that corresponds to risks accepted prior to period.<br>See instructions on C0010/R0020.  |
| C0020/R0030 | Expenses (related to insurance and reinsurance obligations)      | Part of the expenses during the period that corresponds to risks accepted prior to period.<br>See instructions on C0010/R0030.   |
| C0020/R0040 | Variation of BE due to year N projected in and out flows         | Variation of BE due to year N projected in and out flows — risks accepted prior to period (gross of reinsurance)<br>Total for all reported line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall correspond to the sum of cells C0010/R0070 from template S.29.03 and C0020/R0070 from template S.29.03. |
| C0020/R0050 | Variation of Technical Provisions as a whole                     | Part of TP calculated as a whole corresponding to risks accepted prior to period.<br>See instructions on C0010/R0050.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0020/R0060 | Adjustment of valuation of Assets held for unit-linked funds | See instructions on C0010/R0060.   |
| C0020/R0070 | Total  | Total of changes related to risks accepted to prior, gross of reinsurance. |

**Detailed analysis per period — Technical flows versus Technical provisions — AY****Risks covered after the period**

|             |  |  |
|-------------|--|--|
| C0030/R0080 | Premiums earned/ to be earned                                    | Corresponds to part of premiums related to risks covered after the period, i.e. premiums to be earned after the period.<br><br>In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.  |
| C0030/R0090 | Claims and benefits — net of salvages and subrogations recovered | Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered after the period (theoretically at nil).<br><br>See instructions on C0010/R0020.   |
| C0030/R0100 | Expenses (related to insurance and reinsurance obligations)      | Part of the expenses during the period that corresponds to risks covered after the period.<br><br>See instructions on C0010/R0030.   |
| C0030/R0110 | Variation of Best Estimate                                       | This variation of BE shall correspond to the sum of cells C0050/R0190 from template S.29.03 and C0060/R0190 from template S.29.03. The amount refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows:<br>— identify Premiums Provisions at year end N<br>— identify, if any, the part of premiums provisions at Year end (N-1) for which cover had not yet incepted before closing Year end N -1 (i.e. in case of premiums provisions in relation to obligations on more than one future reporting period)<br><br>In case Premiums Provisions at year end (N-1) includes amount for which claims occurred during year N, this amount shall not be considered in Variation of BE on risks covered after the period, but, instead in Variation of BE on risks covered during the period, as this provision turned to Claims provisions. |
| C0030/R0120 | Variation of Technical Provisions as a whole                     | Part of TP calculated as a whole corresponding to risks covered after the period.<br><br>See instructions on C0010/R0050.  |
| C0030/R0130 | Adjustment of valuation of Assets held for unit-linked funds     | This cell is deemed not applicable for Non-Life<br><br>See instructions on C0010/R0060.  |
| C0030/R0140 | Total  | Total changes related to risks covered after the period, gross of reinsurance.   |

**▼ B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| <b>Risks covered during the period</b> |  |  |
| C0040/R0080                            | Premiums earned/to be earned                                     | Corresponds to part of premiums related to risks covered during the period, i.e. earned premiums under Solvency II principles.<br>In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.   |
| C0040/R0090                            | Claims and benefits — net of salvages and subrogations recovered | Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered during the period.<br>See instructions on C0010/R0020.   |
| C0040/R0100                            | Expenses (related to insurance and reinsurance obligations)      | Part of the expenses during the period that corresponds to risks covered during the period.<br>See instructions on C0010/R0030.  |
| C0040/R0110                            | Variation of Best Estimate                                       | Amount of the variation of best estimate for the risks covered during the period.<br>For risks covered during the period: this variation of BE shall correspond to the sum of cells C0050/R0200 from template S.29.03 and C0060/R0200 from template S.29.03.<br>The amount refers to the following cases:<br>a) Premiums Provisions at Year end N-1 which turned to Claims Provisions at year end N because claim has occurred during the period<br>b) Claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N-1)<br>Calculation may be as follows:<br>— Identify the part of premiums provisions at Year end (N-1) for which cover had already incepted in year N<br>— Identify the part of claims provisions at Year end (N) related to risks covered during the period |
| C0040/R0120                            | Variation of Technical Provisions as a whole                     | Part of TP calculated as a whole corresponding to risks covered during period.<br>See instructions on C0010/R0050.   |
| C0040/R0130                            | Adjustment of valuation of Assets held for unit-linked funds     | This cell is deemed not applicable for Non-Life<br>See instructions on C0010/R0060.  |
| C0040/R0140                            | Total  | Total changes related to risks covered during period, gross of reinsurance.  |
| <b>Risks covered prior to period</b>   |  |  |
| C0050/R0090                            | Claims and benefits — net of salvages and subrogations recovered | Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered prior to the period.<br>See instructions on C0010/R0020.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0050/R0100 | Expenses (related to insurance and reinsurance obligations)         | Part of the expenses during the period that corresponds to risks covered prior to the period.<br>See instructions on C0010/R0030. |
| C0050/R0110 | Variation of Best Estimate due to year N projected in and out flows | For risks covered prior to period corresponds to year N projected in and out technical flows for risks accepted prior to period.  |
| C0050/R0120 | Variation of Technical Provisions as a whole                        | Part of technical provisions as a whole corresponding to risks covered prior to period.<br>See comment on C0010/R0050             |
| C0050/R0130 | Adjustment of valuation of Assets held for unit-linked funds        | This cell is deemed not applicable for Non-Life<br>See instructions on C0010/R0060.   |
| C0050/R0140 | Total   | Total changes related to risks covered prior to period, gross of reinsurance.   |

**S.30.01 — Facultative covers for non-life and life business basic data****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non-life and life insurance and reinsurance undertakings with information on facultative covers in the next reporting year, covering information on the 10 most important risks in terms of reinsured exposure for each line of business, as defined in Annex 1 to Delegated Regulation (EU) 2015/35 (e.g. in cases where the risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis). Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

There shall be one separate template for each line of business. For each line of business, a selection must be made of the 10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis. Furthermore, each underwriting risk shall have a unique code specified by the 'risk identification code'.

This template is prospective (to be in line with S.30.03) for the selected largest 10 facultative covers that have not yet expired at the start of the next reporting year whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various relevant line of business if they are ranked within the 10 biggest risks of the same line of business.

**▼B**

|                                    | ITEM                     | INSTRUCTIONS  |
|------------------------------------|--------------------------|---|
| <b>Facultative covers non-life</b> |                          |   |
| Z0010                              | Line of business         | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> <li>21 — Proportional credit and suretyship reinsurance</li> <li>22 — Proportional legal expenses reinsurance</li> <li>23 — Proportional assistance reinsurance</li> <li>24 — Proportional miscellaneous financial loss reinsurance</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> </ol> |
| C0020                              | Reinsurance program code | <p>Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.</p>   |
| C0030                              | Risk identification code | <p>For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non-life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the next reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.</p>  |



▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0040 | Facultative reinsurance placement identification code          | Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.   |
| C0050 | Finite reinsurance or similar arrangements                     | <p>Identification of the reinsurance contract. The following closed list shall be used:</p> <p>1 — Non-traditional or Finite RE</p> <p>(if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)</p> <p>2 — Other than non-traditional or Finite RE</p> <p>In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.</p>  |
| C0060 | Proportional   | <p>Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used:</p> <p>1 — Proportional reinsurance</p> <p>2 — Non-proportional reinsurance</p>  |
| C0070 | Identification of the company/person to which the risk relates | <p>If the risk relates to a company identify the name of the company to whom the risk relates.</p> <p>If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.</p> |
| C0080 | Description risk   | The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured.  |
| C0090 | Description risk category covered                              | <p>Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement.</p> <p>The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' is not based on Directive 2008/138/EC or Delegated Regulation (EU) 2015/35/EC terminologies but can be considered as an extra possibility to give additional information about the underwriting risk(s).</p>   |
| C0100 | Validity period (start date)                                   | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.   |
| C0110 | Validity period (expiry date)                                  | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific cover.</p> <p>In case the cover conditions remain unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.</p>  |

▼ **B**

|       | ITEM                       | INSTRUCTIONS   |
|-------|----------------------------|--|
| C0120 | Currency                   | Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.  |
| C0130 | Sum insured                | The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk. Where the facultative cover provides for a number of exposures/risks across the country the aggregate policy limits shall be specified. If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer.  |
| C0140 | Type of underwriting model | <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 shall be used:</p> <p>1 — Sum Insured</p> <p>the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable</p> <p>2 — Maximum Possible Loss</p> <p>loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss</p> <p>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</p> <p>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</p> <p>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 Annex I to Delegated Regulation (EU) 2015/35 ‘Fire and other damage to property insurance’, similar definitions might be in place for other lines of business.</p> |

**▼B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0150 | Amount underwriting model  | Maximum loss amount of the underwriting risk which is the result of the underwriting model used.  |
| C0160 | Sum reinsured on a facultative basis, with all reinsurers                                      | The sum reinsured on a facultative basis is part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0130 and reflects the maximum liability (100 %) for the facultative reinsurers. |
| C0170 | Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement | Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to reinsurers for their share.   |
| C0180 | Facultative reinsurance commission   | Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash-flows into the reporting insurer due from the reinsurer.   |

**Facultative covers life**

|       |   |   |
|-------|---|---|
| Z0010 | Line of business                                      | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</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>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> |
| C0190 | Reinsurance program code                              | Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.  |
| C0200 | Risk identification code                              | For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.   |
| C0210 | Facultative reinsurance placement identification code | Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.   |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0220 | Finite reinsurance or similar arrangements                     | <p>One of the options in the following closed list shall be used:</p> <p>1 — Non-traditional or Finite RE</p> <p>(if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)</p> <p>2 — Other than non-traditional or Finite RE</p>   |
| C0230 | Proportional   | <p>Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used:</p> <p>1 — Proportional reinsurance</p> <p>2 — Non-proportional reinsurance</p>   |
| C0240 | Identification of the company/person to which the risk relates | <p>If the risk relates to a company identify the name of the company to whom the risk relates</p> <p>If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.</p> |
| C0250 | Description risk category covered                              | <p>Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement.</p> <p>The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Solvency II Directive terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).</p>  |
| C0260 | Validity period (start date)                                   | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.  |
| C0270 | Validity period (expiry date)                                  | Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific cover.  |
| C0280 | Currency   | Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts of this record must be expressed in this currency.   |
| C0290 | Sum Insured  | The amount that the life insurer pays out to the beneficiary. If the risk is co-insured with other life insurers, the insured capital payable by the reporting life insurer has to be reported here.   |
| C0300 | Capital at risk  | <p>The capital at risk, as defined in Delegated Regulation (EU) 2015/35/EC.</p> <p>If the risk is co-insured with other life insurers, the risk capital relating to the life insurer's amount share in the insured capital has to be reported here.</p>  |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0310 | Sum reinsured on a facultative basis, with all reinsurers                                      | ► <b>M1</b> The sum reinsured on a facultative basis is that part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0290 and reflects the maximum liability (100 %) for the facultative reinsurers. ◀ |
| C0320 | Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement | Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to the reinsurers for their share.  |
| C0330 | Facultative reinsurance commission   | Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash-flows into the reporting insurer due from the reinsurer.  |

**S.30.02 — Facultative covers for non-life and life business shares data****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non-life and life insurance and reinsurance undertakings with information on shares of reinsurers of facultative covers in the next reporting year covering information on the 10 most important risks in terms of reinsured exposure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, (e.g. in cases where the risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis). Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

There shall be one separate template for each line of business. For each line of business, a selection must be made of the 10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis. Furthermore, each underwriting risk shall have a unique code specified by the 'risk identification code'. Each chosen risk shall be separated to get unique conditions for a contract in a single line.

This template is prospective (to be in line with S.30.03) for the selected largest 10 facultative covers whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various relevant lines of business if they are ranked within the 10 biggest risks of the same line of business.

This template shall be filled in for each reinsurer that accepted the facultative cover.

**▼B**

|                                    | ITEM                     | INSTRUCTIONS  |
|------------------------------------|--------------------------|---|
| <b>Facultative covers non-life</b> |                          |   |
| Z0010                              | Line of business         | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> <li>21 — Proportional credit and suretyship reinsurance</li> <li>22 — Proportional legal expenses reinsurance</li> <li>23 — Proportional assistance reinsurance</li> <li>24 — Proportional miscellaneous financial loss reinsurance</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> </ul> |
| C0020                              | Reinsurance program code | <p>Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.</p>   |
| C0030                              | Risk identification Code | <p>For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non-life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.</p>   |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0040 | Facultative reinsurance<br>Placement identification code | Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.   |
| C0050 | Code reinsurer   | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking  |
| C0060 | Type of code reinsurer                                   | Identification of the code used in item 'Code reinsurer' The following closed list shall be used:<br>1 — LEI<br>2 — Specific code   |
| C0070 | Code broker  | Identification code of the broker by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking<br><br>If more than one broker was involved in the reinsurance placement only the dominant main broker is required.   |
| C0080 | Type of code broker                                      | Identification of the code used in item 'Code broker':<br>1 — LEI<br>2 — Specific code  |
| C0090 | Activity code broker                                     | ► <b>M1</b> Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by a ',';<br>1 — Intermediary for placement<br>2 — Underwriting on behalf of<br>3 — Financial services ◀   |
| C0100 | Share reinsurer (%)                                      | Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0160 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic.<br><br>The percentage shall be reported as a decimal.                             |
| C0110 | Currency   | Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled. |
| C0120 | Sum reinsured to facultative reinsurer                   | The sum reinsured on a facultative basis with the reinsurer.  |
| C0130 | Facultative ceded reinsurance premium                    | Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.   |
| C0140 | Annotations  | Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisor.  |

▼ **B**

|                                | ITEM  | INSTRUCTIONS  |
|--------------------------------|---|---|
| <b>Facultative covers life</b> |   |   |
| Z0010                          | Line of business                                      | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</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>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> |
| C0150                          | Reinsurance program code                              | Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.  |
| C0160                          | Risk identification code                              | For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.   |
| C0170                          | Facultative reinsurance placement identification code | A sequential number which is unique for the risk, assigned to each facultative reinsurance placement by the undertaking.  |
| C0180                          | Code reinsurer  | <p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p>   |
| C0190                          | Type of code reinsurer                                | <p>Identification of the code used in item 'Code reinsurer' The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0200                          | Code broker   | <p>Identification code of the broker by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul>   |



▼ **B**

|       | ITEM                                   | INSTRUCTIONS  |
|-------|--|---|
|       |  | In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.<br><br>If more than one broker was involved in the reinsurance placement only the dominant broker is required.   |
| C0210 | Type of code broker                    | Identification of the code used in item 'Code broker':<br>1 — LEI<br>2 — Specific code  |
| C0220 | Activity code broker                   | ► <b>M1</b> Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by a ',':<br>1 — Intermediary for placement<br>2 — Underwriting on behalf of<br>3 — Financial services ◀   |
| C0230 | Share reinsurer (%)                    | Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0310 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic.<br><br>The percentage shall be reported as a decimal.                         |
| C0240 | Currency                               | Identify ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled. |
| C0250 | Sum reinsured to facultative reinsurer | The sum reinsured on a facultative basis with the reinsurer.  |
| C0260 | Facultative ceded reinsurance premium  | Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.   |
| C0270 | Annotations                            | Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisor.  |

**Information on reinsurers and brokers**

|       |                        |   |
|-------|------------------------|---|
| C0280 | Code reinsurer         | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking<br><br>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code. |
| C0290 | Type of code reinsurer | Identification of the code used in item 'Code reinsurer' The following closed list shall be used:<br>1 — LEI<br>2 — Specific code   |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0300 | Legal name reinsurer                         | <p>Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or pool manager) can be filled only if the Pool is a legal entity.</p>  |
| C0310 | Type of reinsurer                            | <p>Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used:</p> <p>1 — Direct Life insurer<br/> 2 — Direct Non-life insurer<br/> 3 — Direct Composite insurer<br/> 4 — Captive insurance undertaking<br/> 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)<br/> 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)<br/> 7 — Captive reinsurance undertaking<br/> 8 — Special purpose vehicle<br/> 9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)<br/> 10 — State pool</p> |
| C0320 | Country of residency                         | Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed.  |
| C0330 | External rating assessment by nominated ECAI | Rating of the reinsurer at the reporting reference date issued by the nominated credit assessment institution (ECAI).   |
| C0340 | Nominated ECAI                               | Identify the credit assessment institution (ECAI) giving the external rating.   |
| C0350 | Credit quality step                          | <p>Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>► <b>M1</b> One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0<br/> 1 — Credit quality step 1<br/> 2 — Credit quality step 2<br/> 3 — Credit quality step 3<br/> 4 — Credit quality step 4<br/> 5 — Credit quality step 5<br/> 6 — Credit quality step 6<br/> 9 — No rating available ◀</p>   |

**▼ B**

|       | ITEM                | INSTRUCTIONS  |
|-------|---------------------|---|
| C0360 | Internal rating     | Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.   |
| C0370 | Code broker         | Identification code of the broker by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking<br><br>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code. |
| C0380 | Type of code broker | Identification of the code used in item 'Code broker':<br><br>1 — LEI<br>2 — Specific code  |
| C0390 | Legal name broker   | Statutory name of the broker.   |

**S.30.03 — Outgoing Reinsurance Program basic data****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant to insurance and reinsurance undertakings with an outgoing reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

|       | ITEM                                 | INSTRUCTIONS  |
|-------|--------------------------------------|---|
| C0010 | Reinsurance program code             | Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.   |
| C0020 | Treaty identification code           | Treaty identification code that identifies the treaty exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.   |
| C0030 | Progressive section number in treaty | The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections.  |
| C0040 | Progressive number of surplus/layer in program | The progressive surplus/layer number, when the treaty is part of a wider program.  |
| C0050 | Quantity of surplus/layers in program          | The total number of surpluses or layers in the same program which includes the treaty which is being reported.   |
| C0060 | Finite reinsurance or similar arrangements     | <p>Identification of the reinsurance contract. The following closed list shall be used:</p> <p>1 — Non-traditional or Finite RE<br/>(if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)</p> <p>2 — Other than non-traditional or Finite RE</p> <p>In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.</p>  |
| C0070 | Line of business                               | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <p>1 — Medical expense insurance<br/>2 — Income protection insurance<br/>3 — Workers' compensation insurance<br/>4 — Motor vehicle liability insurance<br/>5 — Other motor insurance<br/>6 — Marine, aviation and transport insurance<br/>7 — Fire and other damage to property insurance<br/>8 — General liability insurance<br/>9 — Credit and suretyship insurance<br/>10 — Legal expenses insurance<br/>11 — Assistance<br/>12 — Miscellaneous financial loss<br/>13 — Proportional medical expense reinsurance<br/>14 — Proportional income protection reinsurance<br/>15 — Proportional workers' compensation reinsurance<br/>16 — Proportional motor vehicle liability reinsurance<br/>17 — Proportional other motor reinsurance<br/>18 — Proportional marine, aviation and transport reinsurance<br/>19 — Proportional fire and other damage to property reinsurance<br/>20 — Proportional general liability reinsurance</p> |

▼ **B**

|       | ITEM                              | INSTRUCTIONS   |
|-------|-----------------------------------|--|
|       |                                   | <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> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</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>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> <p>37 — Multiline (as defined hereunder)</p> <p>Additional remarks:</p> <p>1) Where the reinsurance treaty provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty (such as deductibles and reinstatements), with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business.</p> <p>2) Where the term of the cover do not differ by line of business only the dominant (based on the Gross Estimated Treaty Premium Income) Solvency II line of business is required.</p> <p>3) Multiyear treaties with fixed conditions can be expressed by the columns used for the validity period.</p> |
| C0080 | Description risk category covered | <p>Description of the main scope of the treaty cover. This is referred to the main portfolio which is the scope of the treaty and normally is part of the treaty description (e.g. 'Industrial property' or 'Director and officers liability'. Undertakings can also include a description referring which business unit the risk was accepted in case this has led to different treaty conditions (e.g. 'Distribution label A').</p> <p>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).</p>  |
| C0090 | Type of reinsurance treaty        | <p>Code of the type of reinsurance treaty. One of the options in the following list shall be used:</p> <p>1 — quota share</p>  |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>2 — variable quota share</p> <p>3 — surplus</p> <p>4 — excess of loss (per event and per risk)</p> <p>5 — excess of loss (per risk)</p> <p>6 — excess of loss (per event)</p> <p>7 — excess of loss ‘back-up’ (protection against follow-on events which certain catastrophes can cause such as flooding or fire)</p> <p>8 — excess of loss with basis risk</p> <p>9 — reinstatement cover</p> <p>10 — aggregate excess of loss</p> <p>11 — unlimited excess of loss</p> <p>12 — stop loss</p> <p>13 — other proportional treaties</p> <p>14 — other non-proportional treaties</p> <p>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</p>  |
| C0100 | Inclusion of catastrophic reinsurance cover | <p>Identification of the including of catastrophic guarantees. Depending on whether the listed catastrophe risks are protected under reinsurance covers, one or a combination (separated by ‘,’) of the following codes has to be used:</p> <p>1 — cover excludes all catastrophic guarantees</p> <p>2 — earthquake, volcanic eruption, tidal wave etc. are covered</p> <p>3 — flood is covered</p> <p>4 — hurricane, windstorm, etc. are covered</p> <p>5 — other risks such as freeze, hail, strong wind are covered</p> <p>6 — terrorism is covered</p> <p>7 — SRCC (strikes, riots, civil commotion), sabotage, popular uprising are covered</p> <p>8 — all the above mentioned risks are covered</p> <p>9 — risks not otherwise included in the listed items are covered</p> |
| C0110 | Validity period (start date)                | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific reinsurance treaty.   |
| C0120 | Validity period (expiry date)               | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific reinsurance treaty.</p> <p>In case the treaty conditions remains unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.</p>   |

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0130 | Currency                                     | Identify the ISO 4217 alphabetic code of the currency used while placing the reinsurance treaty. All the amounts must be expressed in this currency for the specific cover, unless otherwise required by the national supervisory authority. In case the treaty is placed in two different currencies, then the main currency must be filled..   |
| C0140 | Type of underwriting model                   | <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 shall be used:</p> <p>1 — Sum Insured</p> <p>the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable</p> <p>2 — Maximum Possible Loss</p> <p>loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss</p> <p>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</p> <p>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</p> <p>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 Annex I to Delegated Regulation (EU) 2015/35, ‘Fire and other damage to property insurance and reinsurance’, similar definitions might be in place for other lines of business.</p> |
| C0150 | Estimated Subject Premium Income (XL — ESPI) | The amount of the estimated subject premiums income (‘ESPI’) relating to the contract period. It is normally the amount of premium referring to the portfolio protected under Excess of Loss treaties; in any case it is the amount on which the reinsurance premium is calculated by applying the rate. This item is only reported for XL treaties.   |

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|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0160 | Gross Estimated Treaty Premium Income (proportional and non-proportional) | The amount of premium for 100 % of the treaty relating to the contract period. This amount is the equivalent of the 100 % reinsurance premium to be paid to all reinsurers for the treaty period, including the premium corresponding to unplaced shares.   |
| C0170 | Aggregate deductibles   | The amount of franchise, meaning an additional retention when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported only if item C0180 is not reported.   |
| C0180 | Aggregate deductibles (%)   | The percentage of franchise, meaning an additional retention percentage when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported only if item C0170 is not reported.<br><br>The percentage shall be reported as a decimal.  |
| C0190 | Retention or priority   | The amount, for Surplus, Working XL and Catastrophe XL treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| C0200 | Retention or priority (%)   | The percentage, for Quota Share and Stop Loss treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>The percentage shall be reported as a decimal.  |
| C0210 | Limit   | The amount that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>In the case of unlimited cover ‘– 1’ is to be reported.  |
| C0220 | Limit (%)   | The percentage, for Stop Loss treaties, that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>In the case of unlimited cover ‘– 1’ is to be reported.<br><br>The percentage shall be reported as a decimal.   |
| C0230 | Maximum cover per risk or event   | The amount of maximum cover per risk or event. If for a Quota Share or a Surplus a maximum amount has been agreed for an event (for example — windstorm), the 100 % amount is to be reported. In all other cases, the amount is equal to the Limit minus Priority.<br><br>In the case of unlimited cover ‘– 1’ is to be reported.   |
| C0240 | Maximum cover per treaty  | The amount of maximum cover per treaty. If for a Quota Share or a Surplus a maximum amount has been set for the entire contract, the 100 % amount is to be reported. In the case of unlimited cover ‘– 1’ is to be reported. For XL or SL treaties the initial capacity has to be indicated (e.g. annual aggregate limits); total cover might also be the result of the information provided under C0250. |
| C0250 | Number of reinstatements  | Number of possibilities to recover the reinsurance coverage.  |



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|       | ITEM                            | INSTRUCTIONS   |
|-------|---------------------------------|--|
| C0260 | Description of reinstatements   | Description of the reinstatements to recover the reinsurance coverage. Examples of possible content of this item are '2 at 100 % plus 1 at 150 %' or 'all free'  |
| C0270 | Maximum reinsurance commission  | Report the maximum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.             |
| C0280 | Minimum reinsurance commission  | Report the minimum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.             |
| C0290 | Expected reinsurance commission | Report the expected percentage of commission. If fixed, item C0270, C0280 and C0290 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.            |
| C0300 | Maximum overriding commission   | Report the maximum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.  |
| C0310 | Minimum overriding commission   | Report the minimum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.  |
| C0320 | Expected overriding commission  | Report the expected percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties. |
| C0330 | Maximum profit commission       | Report the maximum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.      |
| C0340 | Minimum profit commission       | Report the minimum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.      |
| C0350 | Expected profit commission      | Report the expected percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal.<br>The percentage shall be reported as a decimal.<br>This item is only applicable for proportional treaties.     |
| C0360 | XL rate 1                       | Report the fixed rate or starting rate of a sliding rate system.<br>The percentage shall be reported as a decimal.<br>This item is only reported for XL treaties.  |

**▼ B**

|       | ITEM            | INSTRUCTIONS  |
|-------|-----------------|---|
| C0370 | XL rate 2       | Report the top end rate of a sliding rate system or NA for not applicable.<br>The percentage shall be reported as a decimal.<br>This item is only reported for XL treaties.   |
| C0380 | XL premium flat | Indication on whether XL premium is based or not on a flat premium.<br>One of the options in the following list shall be used:<br>1 — XL premium based on a flat premium<br>2 — XL premium not based on a flat premium<br>This item is only reported for XL treaties. |

**S.30.04 — Outgoing Reinsurance Program shares data****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant to insurance and reinsurance undertakings with an outgoing; reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

|       | ITEM                                 | INSTRUCTIONS  |
|-------|--------------------------------------|---|
| C0010 | Reinsurance program code             | Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.   |
| C0020 | Treaty identification code           | Treaty identification code that identifies it exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.   |
| C0030 | Progressive section number in treaty | The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections. |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0040 | Progressive number of surplus/layer in program | The progressive surplus/layer number, when the treaty is part of a wider program.  |
| C0050 | Code reinsurer                                 | <p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p>  |
| C0060 | Type of code reinsurer                         | <p>Identification of the code used in item 'Code reinsurer'. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0070 | Code broker                                    | <p>Identification code of the broker by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</p> <p>Where more than one broker was involved in the reinsurance placement only the main dominant broker is required.</p> |
| C0080 | Type of code broker                            | <p>Identification of the code used in item 'Code broker':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0090 | Activity code broker                           | <p>► <b>M1</b> Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by ',';</p> <ul style="list-style-type: none"> <li>1 — Intermediary for placement</li> <li>2 — Underwriting on behalf of</li> <li>3 — Financial services ◀</li> </ul>  |
| C0100 | Share reinsurer (%)                            | <p>Percentage of the reinsurance treaty accepted by reinsurer identified in item C0050, expressed as absolute percentage of the treaty placement. Percentages shall be reported as a decimal.</p>  |
| C0110 | Exposure ceded for reinsurer's share           | <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 S.30.03) x Item Share reinsurer (%) (reported in item C0100 of S.30.04).</p> <p>If C0230 from S.30.03 is Unlimited fill this cell with '- 1'.</p>   |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0120 | Type of collateral (if applicable)                           | Type of collateral held. The following closed list shall be used:<br>1 — Cash or equivalent in Trust<br>2 — Cash or Funds Withheld<br>3 — Letter of Credit<br>4 — Other<br>5 — None   |
| C0130 | Description of the reinsurers limit collateralised           | Description of the reinsurer limit collateralised referring to the specific item specified in the treaty (e.g. 90 % of the technical provisions or 90 % of the premiums), if applicable.  |
| C0140 | Code collateral provider (if applicable)                     | Identification code using the Legal Entity Identifier (LEI) if available.<br>If none is available this item shall not be reported.  |
| C0150 | Type of code of collateral provider                          | Identification of the code used in item 'Code collateral provider (if applicable)':<br>1 — LEI<br>9 — None  |
| C0160 | Estimated outgoing reinsurance premium for reinsurer's share | The estimated gross reinsurance premium of the treaty, to be paid by the undertaking, according to the next reporting year (N+1) for the share of each reinsurer. This amount is calculated according to the following examples:<br><br>Case 1: For Quota Share and Surplus; the share reported in item Share reinsurer (C0100) multiplied by item Gross Estimated Treaty Premium Income (C0160) reported in S.30.03;<br><br>Case 2: For XL-treaties if the treaty is subject to a fixed rate; the rate reported in item XL rate 1 (C0360) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100).<br><br>Case 3: For XL-treaties if the treaty is subject to a sliding rate; the rate reported in item XL rate 2 (C0370) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100). |
| C0170 | Annotations  | Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisory Authority.   |

**Information on reinsurers and brokers**

|       |                |   |
|-------|----------------|---|
| C0180 | Code reinsurer | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking<br><br>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code. |
|-------|----------------|---|

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0190 | Type of code reinsurer                       | <p>Identification of the code used in item 'Code reinsurer'. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>2 — Specific code</p>   |
| C0200 | Legal name reinsurer                         | <p>Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.</p>  |
| C0210 | Type of reinsurer                            | <p>Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used:</p> <p>1 — Direct Life insurer</p> <p>2 — Direct Non-life insurer</p> <p>3 — Direct Composite insurer</p> <p>4 — Captive insurance undertaking</p> <p>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)</p> <p>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)</p> <p>7 — Captive reinsurance undertaking</p> <p>8 — Special purpose vehicle</p> <p>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)</p> <p>10 — State pool</p> |
| C0220 | Country of residency                         | <p>Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed.</p>   |
| C0230 | External rating assessment by nominated ECAI | <p>Rating of the reinsurer at the reporting reference date issued by the nominated credit assessment institution (ECAI).</p> <p>This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p>   |
| C0240 | Nominated ECAI                               | <p>Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.</p>  |
| C0250 | Credit quality step                          | <p>Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula</p>  |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0<br/> 1 — Credit quality step 1<br/> 2 — Credit quality step 2<br/> 3 — Credit quality step 3<br/> 4 — Credit quality step 4<br/> 5 — Credit quality step 5<br/> 6 — Credit quality step 6<br/> 9 — No rating available</p> |
| C0260 | Internal rating                                  | Internal rating of reinsurers for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.   |
| C0270 | Code broker                                      | <p>Identification code of the broker by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</p> <p>Where a reinsurance treaty is covered by more than one broker only the dominant broker shall be reported.</p>         |
| C0280 | Type of code broker                              | <p>Identification of the code used in item 'Code broker':</p> <p>1 — LEI<br/> 2 — Specific code</p>  |
| C0290 | Legal name broker                                | Statutory name of the broker.  |
| C0300 | Code collateral provider (if applicable)         | <p>Identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported.</p>  |
| C0310 | Type of code collateral provider (if applicable) | <p>► <b>M1</b> Identification of the code used for the 'Collateral provider' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/> 9 — None ◀</p>   |

**▼ B**

|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0320 | Collateral provider name | Name of the collateral provider will depend on the type of collateral specified in C0120.<br>— Where collateral is held in trust the collateral provider will be the Trust provider.<br>— Where the collateral is on a Cash or Funds withheld basis this cell can remain blank.<br>— Where the collateral is a Letters of Credit it will be the underlying Financial Institution providing this facility.<br>— Where other report only if applicable. |

**S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)****General comments:**

This section relates to annual submission of information for individual entities.

This template shall be filled by the insurance and reinsurance undertakings where a recoverable is recognised in relation to the reinsurer (even if all contracts with that reinsurer have terminated) and whose reinsurer is reducing the gross technical provisions as per end of the reporting year.

The template collects information on reinsurers and not on separate treaties. All ceded technical provisions, including those ceded under Finite reinsurance (as defined in S.30.03 Column C0060), must be completed. This also means that if an SPV or a syndicate of Lloyd's acts as a reinsurer the SPV or the syndicate must be listed.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0040 | Code reinsurer  | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking   |
| C0050 | Type of code Reinsurer  | Identification of the code used in item 'Code reinsurer'. The following closed list shall be used:<br>1 — LEI<br>2 — Specific code   |
| C0060 | Reinsurance recoverables<br>— Premium provision<br>Non-life including<br>Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows. |
| C0070 | Reinsurance recoverables<br>— Claims provisions<br>Non-life including<br>Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.  |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0080 | Reinsurance recoverables<br>— Technical provisions<br>Life including SLT<br>Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.   |
| C0090 | Adjustment for expected losses due to counterparty default                         | Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35.<br><br>This value shall be reported as negative value.                                       |
| C0100 | Reinsurance recoverables: Total reinsurance recoverables                           | The result of ceded technical provisions (resulting from claims provision + premiums provision + Non-Life TP calculated as a whole and Life including health SLT, including the adjustment for expected losses due to counterparty default.  |
| C0110 | Net receivables  | The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. |
| C0120 | Assets pledged by reinsurer  | Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer.  |
| C0130 | Financial guarantees   | Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).  |
| C0140 | Cash deposits  | ► <b>MI</b> Amount of cash deposits received by the undertaking from the reinsurers. ◀   |
| C0150 | Total guarantees received  | Total amount of types of guarantees.   |

**Information on reinsurers**

|       |                        |  |
|-------|------------------------|--|
| C0160 | Code reinsurer         | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking   |
| C0170 | Type of code Reinsurer | Identification of the code used in item 'Code reinsurer'. The following closed list shall be used:<br><br>1 — LEI<br>2 — Specific code   |
| C0180 | Legal name reinsurer   | Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries. |



▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.   |
| C0190 | Type of reinsurer                            | Type of reinsurer to whom the underwriting risk has been transferred.<br>The following closed list shall be used:<br>1 — Direct Life insurer<br>2 — Direct Non-life insurer<br>3 — Direct Composite insurer<br>4 — Captive insurance undertaking<br>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)<br>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)<br>7 — Captive reinsurance undertaking<br>8 — Special purpose vehicle<br>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)<br>10 — State pool |
| C0200 | Country of residency                         | Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed.  |
| C0210 | External rating assessment by nominated ECAI | The actual/current rating that is considered by the undertaking.  |
| C0220 | Nominated ECAI                               | The agency that rates the reinsurer that is considered by the undertaking.  |
| C0230 | Credit quality step                          | Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.<br>► <b>M1</b> One of the options in the following closed list shall be used:<br>0 — Credit quality step 0<br>1 — Credit quality step 1<br>2 — Credit quality step 2<br>3 — Credit quality step 3<br>4 — Credit quality step 4<br>5 — Credit quality step 5<br>6 — Credit quality step 6<br>9 — No rating available ◀  |
| C0240 | Internal rating                              | Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.   |

**▼ B****S.31.02 — Special Purpose Vehicles****General comments:**

This section relates to annual submission of information for individual entities.

This template is relevant for each insurance or reinsurance undertaking transferring risk(s) to a Special Purpose Vehicle (SPV), to ensure sufficient disclosure has been made where SPVs are used as alternative risk transfer methods to traditional reinsurance treaties.

The template applies to the use of:

- a) SPVs defined under Article 13(26) and authorised under Article 211(1) of Directive 2009/138/EC;
- b) SPVs meeting conditions of Article 211(3) of Directive 2009/138/EC;
- c) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211(2) of Directive 2009/138/EC;
- d) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

The template covers risk mitigation techniques (recognised or not) carried out by the (re)insurance undertaking whereby a SPV assumes risks from the reporting undertaking through a reinsurance contract; or assume insurance risks from the reporting undertaking transferred through a similar arrangement that is 'reinsurance like'.

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0030 | Internal code of SPV                                     | <p>► <b>MI</b> Internal code attributed to the SPV by the undertaking by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>This code shall be unique to each SPV and remain constant over subsequent reports. ◀</p>   |
| C0040 | ID Code of SPV notes or other financing mechanism issued | <p>For the notes or other financing mechanism issued by the SPV and hold by the insurance and reinsurance undertaking identify the ID code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— ISO 6166 ISIN when available;</li> <li>— Other 'recognised' codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC);</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time.</li> </ul> |

▼ B

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0050 | ID Code Type of SPV notes or other financing mechanism issued | <p>Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul>   |
| C0060 | Lines of Business SPV securitisation relates                  | <p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> </ul> |

▼ **B**

|       | ITEM                          | INSTRUCTIONS  |
|-------|-------------------------------|---|
|       |                               | <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> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</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>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> <p>37 — Multiline</p> <p>Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant Solvency II line of business is required.</p> |
| C0070 | Type of Trigger(s) in the SPV | <p>Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking. The following closed list shall be used:</p> <p>1 — Indemnity</p> <p>2 — Model Loss</p> <p>3 — Index or Parametric</p> <p>4 — Hybrids (including components from the above-mentioned techniques)</p> <p>5 — Other</p>   |
| C0080 | Contractual Trigger Event     | <p>Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking. This information should be complementary to the information on 'Type of Trigger(s) in the SPV' and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks.</p>   |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0090 | Same trigger as in underlying cedant's portfolio                     | Identify if the trigger defined in the underlying (re)insurance policy with the pay-out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used:<br>1 — Same trigger<br>2 — Different trigger  |
| C0100 | Basis risk arising from risk-transfer structure                      | Identify the causes of basis risk (i.e. that the exposure covered by the risk-mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking). The following close list shall be used:<br>1 — No basis risk<br>2 — Insufficient subordination for note holders,<br>3 — Investors' additional recourse against cedant,<br>4 — Additional risks were securitised subsequent to authorisation,<br>5 — Cedants hold exposure to notes issued,<br>9 — Other |
| C0110 | Basis risk arising from contractual terms                            | Identify the basis risk arising from contractual terms.<br>1 — No basis risk<br>2 — Substantial part of risks insured not transferred<br>3 — Insufficient trigger to match risk exposure of cedant  |
| C0120 | SPV assets ring-fenced to settle cedant-specific obligations         | The amount of SPV assets ring-fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed).  |
| C0130 | Other non cedant-specific SPV Assets for which recourse may exist    | The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any 'free assets' of the SPV, which may be available to settle the reporting cedant's liabilities.  |
| C0140 | Other recourse arising from securitisation                           | The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties.   |
| C0150 | Total maximum possible obligations from SPV under reinsurance policy | Amount of total maximum possible obligations from reinsurance contract (cedant-specific).   |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0160 | SPV fully funded in relation to cedant obligations throughout the reporting period                | Identify if the protection offered by the risk-mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk-transfer. The following closed list shall be used:<br>1 — SPV fully funded in relation to cedant obligations<br>2 — SPV not fully funded in relation to cedant obligations   |
| C0170 | Current recoverables from SPV   | Amount of SPV Recoverables recognised on the Solvency II balance sheet of the reporting undertaking (prior to adjustments made for expected losses due to counterparty default). This shall be calculated in accordance with the requirements of Article 41 of Delegated Regulation (EU) 2015/35.   |
| C0180 | Identification of material investments held by cedant in SPV                                      | Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35.<br>1 — Not applicable<br>2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant);<br>3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV);<br>4 — Cedant sells reinsurance or other risk mitigation protection to the SPV;<br>5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders;<br>6 — Sufficient basis risk retained by cedant;<br>9 — Other.<br>If this is reported then cells C0030 and C0040 needs to identify the instrument. |
| C0190 | Securitisation assets related to cedant held in trust with other third party than cedant/sponsor? | Identify if there are securitisation assets related to cedant held in trust with other third party than cedant/sponsor, considering the provisions of Articles 214(2) and 326 of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:<br>1 — Held in trust with other third party than cedant/sponsor<br>2 — Not held in trust with other third party than cedant/sponsor  |

**Information on SPV**

|       |                      |  |
|-------|----------------------|--|
| C0200 | Internal code of SPV | ► <b>M1</b> Internal code attributed to the SPV by the undertaking by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code<br>This code shall be unique to each SPV and remain constant over subsequent reports. ◀ |
|-------|----------------------|--|

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0210 | Type of code SPV                             | <p>Identification of the code used in item 'internal code of SPV'. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>2 — Specific code</p>  |
| C0220 | Legal nature of SPV                          | <p>Identify the legal nature of the SPV securitisation, according to Article 13(26) of Directive 2009/138/EC.</p> <p>Closed list</p> <p>1 — Trusts</p> <p>2 — Partnerships</p> <p>3 — Limited liability companies</p> <p>4 — Other legal entity form not referred above</p> <p>5 — Not incorporated</p>  |
| C0230 | Name of SPV                                  | Identify the name of the SPV   |
| C0240 | Incorporation no. of SPV                     | <p>Registration number received at incorporation of the SPV. For un-incorporated SPVs, the undertaking should report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation.</p> <p>If the SPV is not incorporated this cell doesn't apply.</p>   |
| C0250 | SPV country of authorisation                 | Identify the ISO 3166-1 alpha-2 code for the country where the SPV is established and has received authorisation, where applicable.  |
| C0260 | SPV authorisation conditions                 | <p>Identify authorisation conditions of the SPV according to Article 211 of the Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used:</p> <p>1 — SPV authorised under Article 211(1) of Directive 2009/138/EC</p> <p>2 — SPV authorised under Article 211(3) of Directive 2009/138/EC (grandfathered)</p> <p>3 — SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle</p> <p>4 — SPV not covered above</p> |
| C0270 | External rating assessment by nominated ECAI | Rating of the SPV (if any) that is considered by the undertaking and given by an external rating agency.   |
| C0280 | Nominated ECAI                               | Rating agency giving the external rating of the SPV, as reported in item C0260.  |
| C0290 | Credit quality step                          | <p>Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertaking.</p> <p>► <b>M1</b> One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0</p>  |

**▼ B**

|       | ITEM            | INSTRUCTIONS  |
|-------|-----------------|---|
|       |                 | 1 — Credit quality step 1<br>2 — Credit quality step 2<br>3 — Credit quality step 3<br>4 — Credit quality step 4<br>5 — Credit quality step 5<br>6 — Credit quality step 6<br>9 — No rating available ◀   |
| C0300 | Internal rating | Internal rating of the SPV for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported. |

**S.36.01 — IGT — Equity-type transactions, debt and asset transfer****General comments:**

This section relates to annual submission of information for individual entities.

The purpose of this template is to collect information according to Article 265 of Directive 2009/138/EC on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group according to Article 213 (2)(d) of Directive 2009/138/EC. These include, but are not limited to:

- equity and other capital items including participations in related entities and transfer shares of related entities of the group;
- debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre-determined interest or coupon or premium payments for a pre-determined period of time.
- other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed-activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- inception during the reporting period and outstanding at the reporting date.
- inception 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.



**▼ B**

Each transaction shall be reported separately.

Any additions/top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0010 | ID of intragroup transaction                | Unique internal identification code for each intragroup transaction. Should be consistent over time.   |
| C0020 | Investor/lender name                        | Name of the entity that is buying the equity or lending to a related undertaking within the group. I.e. the entity that recognises the transaction as an asset on their balance sheet (debit — balance sheet).   |
| C0030 | Identification code for investor/lender     | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner: <p style="margin-left: 20px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> </li> </ul> |
| C0040 | ID code type of code of the investor/lender | Identification of the code used in item 'Identification code for the investor/lender': <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| 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).  |

▼ **B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0060 | Identification code for issuer/borrower     | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/> identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0070 | ID code type of code of the issuer/borrower | <p>Identification of the code used in item 'Identification code for the issuer/borrower':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0080 | ID 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"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.</li> </ul> <p>This may be different from the intragroup transaction code provided in cell C0010.</p>   |
| C0090 | ID Code Type of the instrument              | <p>Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> </ul>   |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <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 shall be used:</p> <p>1 — Bonds/Debt — collateralised</p> <p>2 — Bonds/Debt — uncollateralised</p> <p>3 — Equity type — shares/participations</p> <p>4 — Equity type — others</p> <p>5 — Other asset transfer — properties</p> <p>6 — Other asset transfer — others</p>  |
| 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>— For IGTs with no maturity date use ‘9999-12-31’.</p> <p>— For perpetual securities use ‘9999-12-31’</p>  |
| C0130 | Currency of transaction   | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.  |
| C0140 | Contractual amount of transaction/Transaction price                                 | Amount of the transaction or price as per agreement/contract.   |
| C0150 | Value of collateral/asset   | The value of collateral for collateralised debt or asset value for IGT involving asset transfer.  |
| C0160 | Amount of redemption/prepayments/paybacks during reporting period                   | Amount of total redemptions/prepayments/paybacks during the reporting period if applicable.   |
| C0170 | Amount of dividends/interest/coupon and other payments made during reporting period | <p>This cell shall capture any payments made in relation to the IGTs recorded in this template for the reporting period (12 months up to the reporting date).</p> <p>This includes, but not limited to:</p> <p>— Dividends for the current year including paid or declared but unpaid dividends.</p> <p>— Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&amp;L for the reporting period).</p> <p>— Interest payments made in relation to debt instruments.</p> |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>— Any other payments made in relation to the IGTs that are reported in this template, e.g. charges on asset transfers.</p> <p>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,</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. If there has been a full early settlement/prepayment, the balance of contractual amount will be zero.   |
| C0190 | Coupon/Interest rate   | The interest or coupon rate as a percentage, if applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.  |

**S.36.02 — IGT — Derivatives****General comments:**

This section relates to annual submission of information for individual entities.

This template shall report all IGTs between entities in scope of group supervision according to Article 213 (2)(d) of Directive 2009/138/EC.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed-activity insurance holding company and its related undertakings:

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be reported individually where collectively, they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions/top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

**▼B**

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM                                       | INSTRUCTIONS   |
|-------|--|--|
| C0010 | ID of intragroup transaction               | Unique internal identification code for each intragroup transaction. Must be consistent over time.   |
| C0020 | Investor/Buyer name                        | Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.  |
| C0030 | Identification code of the investor/buyer  | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner: <p style="margin-left: 20px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> </li> </ul> |
| C0040 | ID code type of code of the investor/buyer | Identification of the code used in item 'Identification code for the investor/buyer': <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0050 | Issuer/Seller name                         | Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.   |
| C0060 | Identification code of the issuer/seller   | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner: <p style="margin-left: 20px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> </li> </ul> |

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|       | ITEM                                      | INSTRUCTIONS   |
|-------|---|--|
| C0070 | ID code type of code of the issuer/seller | <p>Identification of the code used in item 'Identification code for the issuer/seller':</p> <p>1 — LEI</p> <p>2 — Specific code</p>  |
| C0080 | ID 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"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.</li> </ul> <p>This may be different from the intragroup transaction code provided in cell C0010.</p>   |
| C0090 | ID Code Type of the instrument            | <p>Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |
| C0100 | Transaction type                          | <p>Identify the transaction type. The following close list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Derivatives — futures</li> <li>2 — Derivatives — forwards</li> <li>3 — Derivatives — options</li> <li>4 — Derivatives — others</li> <li>5 — Guarantees — credit protection</li> <li>6 — Guarantees — others</li> <li>7 — Swaps — credit default</li> <li>8 — Swaps — interest rate</li> <li>9 — Swaps — currency</li> <li>10 — Swaps — others</li> </ul> <p>A repurchase agreement should be considered as cash transaction plus forward contract.</p>  |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0110 | Transaction Trade date   | Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date.  |
| C0120 | Maturity date  | Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.  |
| C0130 | Currency   | Where applicable, identify the ISO 4217 alphabetic code of the currency of the derivative, i.e. currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD). This item is not applicable for currency swap.   |
| C0140 | Notional amount at transaction date  | The amount covered or exposed to the derivative at the transaction date. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount.  |
| C0150 | Notional amount at reporting date  | The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance. For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date will be zero.   |
| C0160 | Value of collateral  | Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable.  |
| C0170 | Options, futures, forwards and other derivatives — Use of derivatives (by buyer)             | Describe use of derivative (micro/macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. The following closed list shall be used:<br>1 — Micro hedge<br>2 — Macro hedge<br>3 — Matching assets and liabilities cash-flows<br>4 — Efficient portfolio management, other than 'Matching assets and liabilities cash-flows'. |
| C0180 | Options, futures, forwards and other derivatives — Asset/liability underlying the derivative | ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio.<br>An index is considered a single instrument and shall be reported.<br>Identification code of the instrument underlying the derivative using the following priority:<br>— ISO 6166 code of ISIN when available  |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <ul style="list-style-type: none"> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> <li>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one</li> </ul> <p>If the underlying is an index then the code of the index shall be reported.</p>   |
| C0190 | ID Code Type of the Asset/liability underlying the derivative                                      | <p>Type of ID Code used for the ‘ID Code of the instrument’ item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |
| 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).   |



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|       | ITEM                                       | INSTRUCTIONS   |
|-------|--|--|
| C0240 | Swaps — Swap received currency (for buyer) | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps). |

**S.36.03 — IGT — Internal reinsurance****General comments:**

This section relates to annual submission of information for individual entities.

**▼ M1**

The purpose of this template is to collect information on all IGTs (significant, very significant and transactions required to be reported in all circumstances) related to internal reinsurance within a group identified according to Article 213(2)(d) of Directive 2009/138/EC. These include, but are not limited to:

**▼ B**

- reinsurance treaties between related undertakings;
- facultative reinsurance between related undertakings; and
- any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed-activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- inception during the reporting period and outstanding at the reporting date.
- inception and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately. Undertakings shall report as many rows as needed to properly identify the transaction, including if different types of reinsurance contracts/treaties are used.

Any additions/top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan shall be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

**▼ B**

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM                               | INSTRUCTIONS   |
|-------|------------------------------------|--|
| C0010 | ID of intragroup transaction       | Unique internal identification code for each intragroup transaction. Must be consistent over time.   |
| C0020 | Name of cedent                     | Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group.  |
| C0030 | Identification code of cedent      | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0040 | ID code type of code of the cedant | <p>Identification of the code used in item 'Identification code for the cedant':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0050 | Name of reinsurer                  | <p>Legal name of the reinsurer to whom the underwriting risk has been transferred.</p> <p>This shall be the same as reported in S.30.02.</p>   |
| C0060 | Identification code of reinsurer   | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0070 | ID code type of code of the reinsurer            | Identification of the code used in item 'Identification code for the reinsurer':<br>1 — LEI<br>2 — Specific code   |
| C0080 | Validity period (start date)                     | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific reinsurance contract/treaty.   |
| C0090 | Validity period (expiry date)                    | Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the specific reinsurance contract/treaty (i.e. the last date the specific reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice).   |
| C0100 | Currency of contract/treaty                      | Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.  |
| C0110 | Type of reinsurance contract/ treaty             | Identify the type of reinsurance contract/treaty. The following close list shall be used:<br>1 — quota share<br>2 — variable quota share<br>3 — surplus<br>4 — excess of loss (per event and per risk)<br>5 — excess of loss (per risk)<br>6 — excess of loss (per event)<br>7 — excess of loss 'back-up' (protection against follow-on events which certain catastrophes can cause such as flooding or fire)<br>8 — excess of loss with basis risk<br>9 — reinstatement cover<br>10 — aggregate excess of loss<br>11 — unlimited excess of loss<br>12 — stop loss<br>13 — other proportional treaties<br>14 — other non-proportional treaties<br>15 — Financial reinsurance<br>16 — Facultative proportional<br>17 — Facultative non-proportional<br>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties |
| C0120 | Maximum cover by reinsurer under contract/treaty | For quota share or a surplus treaty, 100 % of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. £ 10 million). In case of unlimited cover '– 1' must be filled in here. For XL or SL treaties enter the initial capacity.<br><br>This item has to be reported in the currency of the transaction.   |

▼ **B**

|       | ITEM                                      | INSTRUCTIONS   |
|-------|---|--|
| C0130 | Net Receivables                           | The amount resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer + commissions to be paid by the reinsurer + other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. Total amount must be equal to the sum of the balance sheet items: Reinsurance receivables and Reinsurance payables.  |
| C0140 | Total reinsurance recoverable             | Total amount due from the reinsurer at the reporting date which include: <ul style="list-style-type: none"> <li>— Premium provision for part of the future reinsurance premium which has already been paid to the reinsurer;</li> <li>— Claims provision for claims outstanding for insurer which have to be paid by the reinsurer; and/or</li> <li>— Technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions.</li> </ul>  |
| C0150 | Reinsurance result (for reinsured entity) | The reinsurance result for the reinsured entity should be calculated as follows: <ul style="list-style-type: none"> <li>Total reinsurance commissions received by reinsured entity</li> <li>less</li> <li>Gross reinsurance premiums paid by reinsured entity</li> <li>plus</li> <li>Claims paid by reinsurer during the reporting period</li> <li>plus</li> <li>Total reinsurance recoverables at the end of the reporting period</li> <li>less</li> <li>Total reinsurance recoverables at the start of the reporting period.</li> </ul>  |
| C0160 | Line of business                          | Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured. The following close list shall be used: <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> </ol> |

**▼ B**

|  | ITEM | INSTRUCTIONS  |
|--|------|---|
|  |      | 14 — Proportional income protection reinsurance<br>15 — Proportional workers' compensation reinsurance<br>16 — Proportional motor vehicle liability reinsurance<br>17 — Proportional other motor reinsurance<br>18 — Proportional marine, aviation and transport reinsurance<br>19 — Proportional fire and other damage to property reinsurance<br>20 — Proportional general liability reinsurance<br>21 — Proportional credit and suretyship reinsurance<br>22 — Proportional legal expenses reinsurance<br>23 — Proportional assistance reinsurance<br>24 — Proportional miscellaneous financial loss reinsurance<br>25 — Non-proportional health reinsurance<br>26 — Non-proportional casualty reinsurance<br>27 — Non-proportional marine, aviation and transport reinsurance<br>28 — Non-proportional property reinsurance<br>► <b>MI</b> 29 — Health insurance<br>30 — Insurance with profit participation<br>31 — Index-linked and unit-linked insurance<br>32 — Other life insurance<br>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations<br>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations<br>35 — Health reinsurance<br>36 — Life reinsurance ◀<br>If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above. |

**S.36.04 — IGT — Cost Sharing, contingent liabilities, off balance sheet and other items****General comments:**

This section relates to annual submission of information for individual entities.

The purpose of this template is to collect information on all other IGTs (significant, very significant and transactions required to be reported in all circumstances) which have not been captured in 36.01 to 36.03 templates within the group according to Article 213 (2) (d) of Directive 2009/138/EC. These include, but not limited to:

- Internal cost sharing;
- Contingent liabilities (other than derivatives);
- Off balance sheet guarantees;

**▼ B**

- Any other transactions between related undertakings or natural persons in scope of the group supervision.

The insurance undertaking is expected to complete this template for all significant, very significant and transactions required to be reported in all circumstances for IGTs between the individual undertaking and the mixed-activity insurance holding company and its related undertakings.

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- inception during the reporting period and outstanding at the reporting date.
- inception and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions/top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0010 | ID of intragroup transaction                          | Unique internal identification code for each intragroup transaction. Must be consistent over time.  |
| C0020 | Investor/Buyer/Beneficiary name                       | Legal name of the entity that is purchasing/investing in the asset/investment or receiving the service/guarantee.   |
| C0030 | Identification code of the Investor/Buyer/Beneficiary | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> </ul> |

## ▼ B

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
|       |   | <p>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>   |
| C0040 | ID code type of code of the Investor/Buyer/Beneficiary      | <p>Identification of the code used in item 'Identification code for the Investor/Buyer/Beneficiary':</p> <p>1 — LEI</p> <p>2 — Specific code</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 of the Issuer/Seller/Provider           | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <p>— Legal Entity Identifier (LEI);</p> <p>— Specific code</p> <p>Specific code:</p> <p>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</p> <p>— For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> |
| C0070 | ID code type of code of the Issuer/Seller/Provider          | <p>Identification of the code used in item 'Identification code for the Issuer/Seller/Provider':</p> <p>1 — LEI</p> <p>2 — Specific code</p>   |
| C0080 | Transaction type  | <p>Identify the type of transaction. The following close list shall 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.   |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0110 | Expiry date of agreement/contract underlying transaction                                   | Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use '9999-12-31'.   |
| C0120 | Currency of transaction  | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.  |
| C0130 | Trigger event  | Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.  |
| C0140 | Value of transaction/collateral/Guarantee  | Value of the transaction, collateral pledged or contingent liability recognised on the Solvency II balance sheet.<br><br>All items shall be reported on Solvency II value. However where Solvency II value is not available (e.g. non-EEA operations under method 2 in equivalent regimes or banks and credit institutions) then the local or sectoral valuation rules should be used.                    |
| C0150 | Maximum possible value of contingent liabilities   | Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities included in Solvency II Balance Sheet.  |
| C0160 | Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet | Enter the maximum amount of the contingent liability, for those not included in the Solvency II Balance Sheet, that could be due from the Provider.   |
| C0170 | Maximum value of letters of credit/guarantees  | Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the 'provider' (cell C0050) to the 'beneficiary' (Cell C0020) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160. |
| C0180 | Value of guaranteed assets   | Value of the guaranteed asset for which the guarantees are received.<br><br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |





*ANNEX III*

**Instructions regarding reporting templates for groups**

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the tables identifies the items to be reported by identifying the columns and rows as showed in the template in Annex I.

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as ‘this template’ throughout the text of the Annex.

**S.01.01 — Content of the submission**

**General comments:**

This section relates to opening, quarterly and annual submission of information for groups, ring fenced funds, matching portfolios and remaining part at group level.

When a special justification is needed the explanation is not to be submitted within the reporting template but shall be part of the dialogue with the national competent authorities.

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| Z0010       | Ring-fenced fund/<br>matching portfolio/<br>remaining part                    | Identifies whether the reported figures are with regard to a ring-fenced fund (‘RFF’), matching adjustment portfolio (‘MAP’) or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>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.<br><br>When item Z0010 = 2, then report ‘0’ |
| C0010/R0010 | S.01.02 — Basic<br>Information — General                                      | This template shall always be reported. The only option possible is:<br><br>1 — Reported   |
| C0010/R0020 | S.01.03 — Basic<br>Information — RFF and<br>matching adjustment<br>portfolios | One of the options in the following closed list shall be used:<br><br>1 — Reported<br>2 — Not reported as no RFF or MAP<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)                       |
| C0010/R0030 | S.02.01 — Balance sheet   | One of the options in the following closed list shall be used:<br><br>1 — Reported<br>6 — Exempted under Article 254(2)<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)                       |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0040 | S.02.02 — Assets and liabilities by currency   | One of the options in the following closed list shall be used:<br>1 — Reported<br>3 — Not due in accordance with instructions of the template<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0060 | S.03.01. — Off-balance sheet items — general   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no off-balance sheet items<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0070 | S.03.02 — Off-balance sheet items — List of unlimited guarantees received by the group | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no unlimited guarantees received<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0080 | S.03.03 — Off-balance sheet items — List of unlimited guarantees provided by the group | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no unlimited guarantees provided<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0110 | S.05.01 — Premiums, claims and expenses by line of business                            | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 254(2)<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0120 | S.05.02 — Premiums, claims and expenses by country                                     | One of the options in the following closed list shall be used:<br>1 — Reported<br>3 — Not due in accordance with instructions of the template<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0130 | S.06.01 — Summary of Assets  | One of the options in the following closed list shall be used:<br>1 — Reported<br>4 — Not due as S.06.02 reported quarterly<br>5 — Not due as S.06.02 reported annually<br>0 — Not reported other reason (in this case special justification is needed)                            |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0140 | S.06.02 — List of assets   | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 254(2)<br>7 — Not due as no material changes since quarterly submission<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0150 | S.06.03 — Collective investment undertakings — look-through approach | ► <b>MI</b> One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Collective investment undertakings<br>3 — Not due in accordance with instructions of the template<br>6 — Exempted under Article 35(6) to (8)<br>7 — Not due as no material changes since quarterly submission (this option is only applicable on annual submissions)<br>0 — Not reported (in this case special justification is needed) ◀ |
| C0010/R0160 | S.07.01 — Structured products  | ► <b>MI</b> One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no structured products<br>3 — Not due in accordance with instructions of the template<br>6 — Exempted under 35 (6) to (8)<br>0 — Not reported other reason (in this case special justification is needed) ◀  |
| C0010/R0170 | S.08.01 — Open derivatives   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no derivative transactions<br>6 — Exempted under Article 254(2)<br>7 — Not due as no material changes since quarterly submission<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0180 | S.08.02 — Derivatives Transactions                                   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no derivative transactions<br>6 — Exempted under Article 254(2)<br>7 — Not due as no material changes since quarterly submission<br>0 — Not reported other reason (in this case special justification is needed)   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0190 | S.09.01 — Income/gains and losses in the period                     | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0200 | S.10.01 — Securities lending and repos                              | ► <b>M1</b> One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Securities lending and repos<br>3 — Not due in accordance with instructions of the template<br>6 — Exempted under Article 35(6) to (8)<br>0 — Not reported other reason (in this case special justification is needed) ◀ |
| C0010/R0210 | S.11.01 — Assets held as collateral                                 | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Assets held as collateral<br>6 — Exempted under Article 254(2)<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0260 | S.15.01 — Description of the guarantees of variable annuities       | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no variable annuities<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0270 | S.15.02 — Hedging of guarantees of variable annuities               | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no variable annuities<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0370 | S.22.01 — Impact of long term guarantees measures and transitionals | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no long term guarantees ('LTG') or transitional measures are applied<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0410 | S.23.01 — Own funds   | One of the options in the following closed list shall be used:<br>1 — Reported<br>6 — Exempted under Article 254(2)<br>0 — Not reported other reason (in this case special justification is needed)   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0420 | S.23.02 — Detailed information by tiers on own funds  | One of the options in the following closed list shall be used:<br>1 — Reported<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0430 | S.23.03 — Annual movements on own funds   | One of the options in the following closed list shall be used:<br>1 — Reported<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0440 | S.23.04 — List of items on own funds  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0460 | S.25.01 — Solvency Capital Requirement — for groups on Standard Formula                                   | One of the options in the following closed list shall be used:<br>1 — Reported as standard formula ('SF') is used<br>2 — Reported due to Article 112 request<br>8 — Not reported as use of partial internal model ('PIM')<br>9 — Not reported as use of full internal model ('IM')<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0470 | S.25.02 — Solvency Capital Requirement — for groups using the standard formula and partial internal model | One of the options in the following closed list shall be used:<br>1 — Reported<br>9 — Not reported as use of full internal model<br>10 — Not reported as use of standard formula<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0480 | S.25.03 — Solvency Capital Requirement — for groups on Full Internal Models                               | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>10 — Not reported as use of standard formula<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0500 | S.26.01 — Solvency Capital Requirement — Market risk                | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0510 | S.26.02 — Solvency Capital Requirement — Counterparty default risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0520 | S.26.03 — Solvency Capital Requirement — Life underwriting risk     | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0530 | S.26.04 — Solvency Capital Requirement — Health underwriting risk   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0540 | S.26.05 — Solvency Capital Requirement — Non-Life underwriting risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as risk not existent   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
|             |   | 8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0550 | S.26.06 — Solvency Capital Requirement — Operational risk                     | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0560 | S.26.07 — Solvency Capital Requirement — Simplifications                      | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no simplified calculations used<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0570 | S.27.01 — Solvency Capital Requirement — Non-Life and Health catastrophe risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)                               |
| C0010/R0680 | S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)        | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no reinsurance<br>0 — Not reported other reason (in this case special justification is needed)  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0010/R0690 | S.31.02 — Special Purpose Vehicles   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Special Purpose Insurance Vehicles ('SPV')<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0700 | S.32.01 — Undertakings in the scope of the group   | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0710 | S.33.01 — Insurance and Reinsurance individual requirements  | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0720 | S.34.01 — Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding company individual requirements | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no non-(re)insurance business in the scope of the group<br>0 — Not reported other reason (in this case special justification is needed)                                |
| C0010/R0730 | S.35.01 — Contribution to group Technical Provisions   | One of the options in the following closed list shall be used:<br>1 — Reported<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0740 | S.36.01 — IGT — Equity-type transactions, debt and asset transfer  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no Intragroup transaction ('IGT') on Equity-type transactions, debt and asset transfer<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0750 | S.36.02 — IGT — Derivatives  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no IGT on Derivatives<br>0 — Not reported other reason (in this case special justification is needed)  |



**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0760 | S.36.03 — IGT — Internal reinsurance   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no IGT on Internal reinsurance<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0770 | S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no IGT on Cost Sharing, contingent liabilities, off BS and other items<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0780 | S.37.01 — Risk concentration   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not due in accordance with threshold decided by group supervisor<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0790 | SR.02.01 — Balance Sheet   | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no RFF/MAP<br>13 — Not reported as method 2 is used exclusively<br>14 — Not reported as refers to MAP fund<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0840 | SR.25.01 — Solvency Capital Requirement — Only SF                            | One of the options in the following closed list shall be used:<br>1 — Reported as standard formula is used<br>2 — Reported due to Article 112 request<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0850 | SR.25.02 — Solvency Capital Requirement — SF and PIM                         | One of the options in the following closed list shall be used:<br>1 — Reported<br>9 — Not reported as use of full internal model<br>10 — Not reported as use of standard formula<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0860 | SR.25.03 — Solvency Capital Requirement — IM                        | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>10 — Not reported as use of standard formula<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0870 | SR.26.01 — Solvency Capital Requirement — Market risk               | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0880 | SR.26.02 — Solvency Capital Requirement — Counterparty default risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0890 | SR.26.03 — Solvency Capital Requirement — Life underwriting risk    | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0900 | SR.26.04 — Solvency Capital Requirement — Health underwriting risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model  |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
|             |  | 11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)   |
| C0010/R0910 | SR.26.05 — Solvency Capital Requirement — Non-Life underwriting risk | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)                               |
| C0010/R0920 | SR.26.06 — Solvency Capital Requirement — Operational risk           | One of the options in the following closed list shall be used:<br>1 — Reported<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)  |
| C0010/R0930 | SR.26.07 — Solvency Capital Requirement — Simplifications            | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Not reported as no simplified calculations used<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed) |
| C0010/R0940 | SR.27.01 — Solvency Capital Requirement — Non-Life Catastrophe risk  | One of the options in the following closed list shall be used:<br>1 — Reported<br>2 — Risk not existent<br>8 — Not reported as use of partial internal model<br>9 — Not reported as use of full internal model<br>11 — Not reported as reported at RFF/MAP level<br>13 — Not reported as method 2 is used exclusively<br>0 — Not reported other reason (in this case special justification is needed)                               |

**▼ B****S.01.02 — Basic information****General comments:**

This section relates to opening, quarterly and annual submission of information for groups.

|             | ITEM                            | INSTRUCTIONS   |
|-------------|---------------------------------|--|
| C0010/R0010 | Participating undertaking name  | Legal name of the participating insurance and reinsurance undertaking or insurance holding company or mixed financial holding company at the head of the insurance or reinsurance group. Needs to be consistent over different submissions.  |
| C0010/R0020 | Group identification code       | Identification code of the participating undertaking, using the following priority:<br>— Legal Entity Identifier ('LEI')<br>— Identification code used in the local market, attributed by supervisory authority  |
| C0010/R0030 | Type of code of group           | Type of ID Code used for the 'Group Identification code' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>2 — Specific code  |
| C0010/R0050 | Country of the group supervisor | Identify the ISO 3166-1 alpha-2 Code of the country of the group supervisor  |
| C0010/R0060 | Sub-group information           | Identify if the information relates to a sub-group in accordance with Article 216 of Directive 2009/138/EC. One of the options in the following closed list shall be used:<br>1 — No sub-group information<br>2 — Sub-group information  |
| C0010/R0070 | Language of reporting           | Identify the 2 letter code of ISO 639-1 code of the language used in the submission of information   |
| C0010/R0080 | Reporting submission date       | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the reporting to the supervisory authority is made  |
| C0010/R0090 | Reporting reference date        | Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period   |
| C0010/R0100 | Regular/Ad-hoc submission       | Identify if the submission of information relates to regular submission of information or ad-hoc. The following closed list of options shall be used:<br>1 — Regular reporting<br>2 — Ad-hoc reporting   |
| C0010/R0110 | Currency used for reporting     | Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report  |
| C0010/R0120 | Accounting standards            | Identification of the accounting standards used for reporting items in S.02.01, financial statements valuation. The following closed list of options shall be used:<br>1 — International Financial Reporting Standards ('IFRS')<br>2 — Local generally accepted accounting principles ('GAAP') |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0130 | Method of Calculation of the group SCR              | Identify the method used to calculate the group SCR. The following closed list of options shall be used:<br>1 — Standard formula<br>2 — Partial internal model<br>3 — Full internal model   |
| C0010/R0140 | Use of group specific parameters                    | Identify if the group is reporting figures using group specific parameters. The following closed list of options shall be used:<br>1 — Use of group specific parameters<br>2 — Don't use group specific parameters  |
| C0010/R0150 | Ring-Fenced Funds                                   | Identify if the group is reporting activity by Ring Fenced Funds (RFF). The following closed list of options shall be used:<br>1 — Reporting activity by RFF<br>2 — Not reporting activity by RFF   |
| C0010/R0160 | Method of group solvency calculation                | Identify the group solvency calculation method. The following closed list of options shall be used:<br>1 — Method 1 is used exclusively<br>2 — Method 2 is used exclusively<br>3 — A combination of method 1 and method 2 is used   |
| C0010/R0170 | Matching adjustment                                 | Identify if the group is reporting figures using the matching adjustment ('MA'). The following closed list of options shall be used:<br>1 — Use of matching adjustment<br>2 — No use of matching adjustment   |
| C0010/R0180 | Volatility adjustment                               | Identify if the group is reporting figures using the volatility adjustments. The following closed list of options shall be used:<br>1 — Use of volatility adjustment<br>2 — No use of volatility adjustment   |
| C0010/R0190 | Transitional measure on the risk-free interest rate | Identify if the group is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options shall be used:<br>1 — Use of transitional measure on the risk-free interest rate<br>2 — No use of transitional measure on the risk-free interest rate |
| C0010/R0200 | Transitional measure on technical provisions        | Identify if the group is reporting figures using the transitional deduction to technical provisions. The following closed list of options shall be used:<br>1 — Use of transitional measure on the technical provisions<br>2 — No use of transitional measure on the technical provisions                                       |

**▼ B**

|             | ITEM                                | INSTRUCTIONS  |
|-------------|-------------------------------------|---|
| C0010/R0210 | Initial submission or re-submission | Identify if it is an initial submission of information or a re-submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used:<br>1 — Initial submission<br>2 — Re-submission |

**S.01.03 — Basic information — RFF and matching adjustment portfolios****General comments:**

This section relates to opening and annual submission of information for groups.

All ring-fenced funds and matching portfolios should be identified regardless if they are material for the purposes of submission of information.

In the first table all ring-fenced funds and matching adjustments portfolios shall be reported. In case a ring-fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice-versa for the situations where a MAP has a RFF).

In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations shall be reported in the second table.

For group reporting the following specific requirements shall be met:

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

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**List of all RFF/MAP (overlaps allowed)**

|       |  |  |
|-------|--|--|
| C0010 | Legal name of the undertaking          | Legal name of the undertaking within the scope of group supervision that holds the RFF/MAP   |
| C0020 | Identification code of the undertaking | Identification code of the undertaking, using the following priority:<br>— Legal Entity Identifier (LEI)<br>— Specific code<br>When the undertaking uses the option 'Specific code' the following shall be considered: |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>— For European Economic Area (re) insurance undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's supervisory authority</p> <p>— For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> |
| C0030 | Type of code of the ID of the undertaking              | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>2 — Specific code</p>  |
| C0040 | Fund/Portfolio Number                                  | <p>Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring fenced fund and matching portfolio. This number has to be consistent over time and shall be used to identify the ring fenced funds and the matching portfolio number in other templates.</p>  |
| C0050 | Name of ring-fenced fund/Matching adjustment portfolio | <p>Indicate the name of the ring fenced fund and matching adjustment portfolio.</p> <p>When possible (if linked to a commercial product) the commercial name shall be used. If not possible, e.g. if the fund is linked to several commercial products, a different name shall be used.</p> <p>The name shall be unique and be kept consistent over time.</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 shall identify the type of each fund or sub-fund. One of the options in the following closed list shall be used:</p> <p>1 — Ring-fenced fund</p> <p>2 — Matching portfolio</p> <p>3 — Remaining part of a fund</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 shall be used:</p> <p>1 — Fund with other funds embedded</p> <p>2 — Not a fund with other funds embedded</p> <p>Only the 'mother' fund shall 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 shall be used:</p> <p>1 — Material</p>   |

**▼ B**

|       | ITEM        | INSTRUCTIONS   |
|-------|-------------|--|
|       |             | 2 — Not material<br>In case of fund with other funds embedded, this item is to be reported only for the ‘mother’ fund.   |
| C0090 | Article 304 | Indicate whether the RFF is under Article 304 of Solvency II Directive. One of the following option shall be used:<br>1 — RFF under Article 304 — with the option for the equity risk sub-module<br>2 — RFF under Article 304 — without the option for the equity risk sub-module<br>3 — RFF not under Article 304 |

**List of RFF/MAP with sub RFF/MAP**

|       |                                    |   |
|-------|------------------------------------|---|
| C0100 | Number of RFF/MAP with sub RFF/MAP | For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040.<br>The fund shall be repeated for as many rows as needed to report the funds embedded. |
| C0110 | Number of sub RFF/MAP              | Identify the number of the funds embedded in other funds as defined for item C0040.   |
| C0120 | Sub RFF/MAP                        | Identify if the nature of the fund embedded in other funds. One of the options in the following closed list shall be used:<br>1 — Ring-fenced fund<br>2 — Matching portfolio                                    |

**S.02.01 — Balance sheet****General comments:**

This section relates to opening, quarterly and annual submission of information for groups, ring fenced-funds and remaining part.

This template is relevant when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method). Holdings in related undertakings that are not consolidated row by row in accordance with Article 335, paragraph 1, (a), (b) or (c) of the Delegated Regulation (EU) 2015/35, including the holdings in related undertakings included with method 2 when combination of methods is used, shall be included in the item ‘Holdings in related undertakings, including participations’.

Template SR.02.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.



**▼ B**

With regards to the ‘Statutory accounts value’ column (C0020), recognition and valuation methods are the ones used by groups in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. This column is by default mandatory. In the specific cases where the group does not produce official financial statements according to local GAAP or IFRS the specific situation should be discussed with the group supervisor. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the ‘Statutory accounts value’ column, separately.

However, in the ‘Statutory accounts value’ column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

|                       | ITEM                               | INSTRUCTIONS  |
|-----------------------|------------------------------------|---|
| <b>Assets</b>         |                                    |   |
| Z0020                 | Ring-fenced fund or remaining part | Identifies whether the reported figures are with regard to a RFF or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF<br>2 — Remaining part  |
| Z0030                 | Fund number                        | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the group and must be consistent over time and with the fund/portfolio number reported in other templates<br>When item Z0020 = 2, then report ‘0’  |
| C0020/R0010           | Goodwill                           | Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination.  |
| C0020/R0020           | Deferred acquisition costs         | Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered. |
| C0010–<br>C0020/R0030 | Intangible assets                  | Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.   |
| C0010–<br>C0020/R0040 | Deferred tax assets                | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of:<br>(a) deductible temporary differences;<br>(b) the carry forward of unused tax losses; and/or<br>(c) the carry forward of unused tax credits.   |
| C0010–<br>C0020/R0050 | Pension benefit surplus            | This is the total of net surplus related to employees' pension scheme.  |

▼ **B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| C0010–<br>C0020/R0060 | Property, plant & equipment held for own use                                    | Tangible assets which are intended for permanent use and property held by the group for own use. It includes also property for own use under construction.   |
| C0010–<br>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–<br>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–<br>C0020/R0090 | Holdings in related undertakings, including participations                      | <p>Participations as defined in Article 13(20) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.</p> <p>When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be reported in ‘Assets held for index-linked and unit-linked contracts’ in C0010–C0020/R0220.</p> <p>Holdings in related undertakings, including participations at group level will include:</p> <ul style="list-style-type: none"> <li>— holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35</li> <li>— holdings in related undertakings in other financial sectors as described in Article 335, paragraph 1, (e) of Delegated Regulation (EU) 2015/35</li> <li>— other related undertakings as described in Article 335, paragraph 1, (f) of Delegated Regulation (EU) 2015/35</li> <li>— insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies included with the deduction and aggregation method (when combination of methods is used)</li> </ul> |
| C0010–<br>C0020/R0100 | Equities  | <p>This is the total amount of equities, listed and unlisted.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall reflect the sum.</p>   |
| C0010–<br>C0020/R0110 | Equities — listed   | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multi-lateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.</p>  |

▼ **B**

|                       | ITEM                | INSTRUCTIONS   |
|-----------------------|---------------------|--|
| C0010–<br>C0020/R0120 | Equities — unlisted | <p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multi-lateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p> <p>With regard to 'statutory accounts values' column (C0020), where the split between listed and unlisted is not available, this item shall not be reported.</p>  |
| C0010–<br>C0020/R0130 | Bonds               | <p>This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.</p> <p>With regard to 'Statutory accounts values' column (C0020) — where the split of bonds is not available, this item shall reflect the sum.</p>   |
| C0010–<br>C0020/R0140 | Government Bonds    | <p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35.</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 shall not be reported.</p> |
| C0010–<br>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 collateralized securities is not available, this item shall not be reported.</p>  |
| C0010–<br>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 shall not be reported.</p>   |

▼ **B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010–<br>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 shall not be reported.</p>   |
| C0010–<br>C0020/R0180 | Collective Investment undertakings                     | 'Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.  |
| C0010–<br>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–<br>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–<br>C0020/R0210 | Other investments                                      | Other investments not covered already within investments reported above.   |
| C0010–C0020/<br>R0220 | Assets held for index-linked and unit-linked contracts | Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).   |
| C0010–<br>C0020/R0230 | Loans and mortgages                                    | This is the total amount of loans and mortgages, i.e. financial assets created when group lend funds, either with or without collateral, including cash pools.   |

▼ **B**

|                       | ITEM                                    | INSTRUCTIONS   |
|-----------------------|---|--|
|                       |   | With regard to 'Statutory accounts values' column (C0020) — where the split of the split of loans & mortgages is not available, this item shall reflect the sum.   |
| C0010–<br>C0020/R0240 | Loans on policies                       | Loans made to policyholders, collateralised on policies (underlying technical provisions).<br><br>With regard to 'statutory accounts values' column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.   |
| C0010–<br>C0020/R0250 | Loans and mortgages to individuals      | Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.<br><br>With regard to 'statutory accounts values' column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.                                     |
| C0010–<br>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.<br><br>With regard to 'statutory accounts values' column (C0020), where the split between loans on policies, loans on mortgages to individuals and other loans and mortgages is not available, this item shall not be reported. |
| C0010–<br>C0020/R0270 | Reinsurance recoverables from:          | This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions, including finite reinsurance ('Finite Re') and SPV.   |
| C0010–<br>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.<br><br>With regard to 'statutory accounts values' column (C0020), where the split between non-life excluding health and health similar to non-life is not available this item shall reflect the sum.  |
| C0010–<br>C0020/R0290 | Non-life excluding health               | Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health-similar to non-life.  |
| C0010–<br>C0020/R0300 | Health similar to non-life              | Reinsurance recoverables in respect of technical provisions for health similar to non-life.  |

**▼B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0010–<br>C0020/R0310 | Life and health similar to life, excluding health and index-linked and unit-linked     | Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between life excluding health and index-linked and unit-linked and health similar to life is not available, this item shall reflect the sum.                 |
| C0010–<br>C0020/R0320 | Health similar to life   | Reinsurance recoverables in respect of technical provisions for health-similar to life.   |
| C0010–<br>C0020/R0330 | Life excluding health and index-linked and unit-linked                                 | Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health-similar to life techniques and technical provisions for index-linked and unit-linked.  |
| C0010–<br>C0020/R0340 | Life index-linked and unit-linked  | Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business.   |
| C0010–<br>C0020/R0350 | Deposits to cedants  | Deposits relating to reinsurance accepted.  |
| C0010–<br>C0020/R0360 | Insurance and intermediaries receivables   | Amounts past-due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash-in flows of technical provisions.<br><br>It shall include receivables from reinsurance accepted.   |
| C0010–<br>C0020/R0370 | Reinsurance receivables  | Amounts past-due by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables.<br><br>It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions. |
| C0010–<br>C0020/R0380 | Receivables (trade, not insurance)   | Includes amounts receivables from employees or various business partners (not insurance-related), including public entities.  |
| C0010–<br>C0020/R0390 | Own shares (held directly)   | This is the total amount of own shares held directly by the group.  |
| C0010–<br>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.   |

**▼ B**

|                       | ITEM                                  | INSTRUCTIONS  |
|-----------------------|---------------------------------------|---|
| C0010–<br>C0020/R0410 | Cash and cash equivalents             | Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.<br><br>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |
| C0010–<br>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/<br>R0500 | Total assets                          | This is the overall total amount of all assets.   |

**Liabilities**

|                       |   |   |
|-----------------------|---|---|
| C0010–C0020/<br>R0510 | Technical provisions — non-life   | Sum of the technical provisions non-life.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions for non –life between non — life (excluding health) and health (similar to non — life) is not possible, this item shall reflect the sum. |
| C0010–<br>C0020/R0520 | Technical provisions — non-life (excluding health)  | This is the total amount of technical provisions for non — life business (excluding health).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |
| C0010/R0530           | Technical provisions — non-life (excluding health) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.  |
| C0010/R0540           | Technical provisions — non-life (excluding health) — Best estimate                              | This is the total amount of best estimate of technical provisions for non — life business (excluding health).<br><br>Best estimate shall be reported gross of reinsurance.<br><br>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.   |

**▼ B**

|                   | ITEM   | INSTRUCTIONS   |
|-------------------|--|--|
| C0010/R0550       | Technical provisions — non-life (excluding health) — Risk margin                                   | <p>This is the total amount of risk margin of technical provisions for non — life business (excluding health).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010–C0020/R0560 | Technical provisions — health (similar to non-life)  | <p>This is the total amount of technical provisions for health (similar to non — life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010/R0570       | Technical provisions — health (similar to non — life) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non-life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0580       | Technical provisions — health(similar to non -life) — Best estimate                                | <p>This is the total amount of best estimate of technical provisions for health business (similar to non — life).</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0590       | Technical provisions — health (similar to non — life) — Risk margin                                | <p>This is the total amount of risk margin of technical provisions for health business (similar to non — life).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010–C0020/R0600 | Technical provisions — life (excluding index-linked and unit-linked)                               | <p>Sum of the technical provisions life (excluding index-linked and unit-linked).</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> <p>With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions life (excluding index — linked and unit — linked) between health (similar to life) and life (excluding health, index- linked and unit — linked) is not possible, this item shall reflect the sum.</p> |



**▼ B**

|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| C0010–<br>C0020/R0610 | Technical provisions — health (similar to life)  | <p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0620           | Technical provisions — health (similar to life) — technical provisions calculated as a whole                             | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>                                     |
| C0010/R0630           | Technical provisions — health (similar to life) — Best estimate  | <p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>                |
| C0010/R0640           | Technical provisions — health (similar to life) — Risk margin  | <p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010–<br>C0020/R0650 | Technical provisions — life (excl. health and index-linked and unit-linked)  | <p>This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0660           | Technical provisions — life (excl. health and index-linked and unit-linked) — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |

**▼ B**

|                   | ITEM   | INSTRUCTIONS  |
|-------------------|--|---|
| C0010/R0670       | Technical provisions — life (excl. health and index-linked and unit-linked) — Best estimate      | <p>This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p> |
| C0010/R0680       | Technical provisions — life (excl. health and index-linked and unit-linked) — Risk margin        | <p>This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010–C0020/R0690 | Technical provisions — index-linked and unit-linked  | <p>This is the total amount of technical provisions for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>   |
| C0010/R0700       | Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole | <p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0010/R0710       | Technical provisions — index-linked and unit-linked — Best estimate                              | <p>This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.</p> <p>Best estimate shall be reported gross of reinsurance.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>                             |
| C0010/R0720       | Technical provisions — index-linked and unit-linked — Risk margin                                | <p>This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.</p> <p>This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.</p>  |
| C0020/R0730       | Other technical provisions   | Other technical provisions, as recognised by the group in their statutory accounts, in accordance with the local GAAP or IFRS.  |

▼ **B**

|                       | ITEM                                       | INSTRUCTIONS  |
|-----------------------|--|---|
| C0010 /R0740          | Contingent liabilities                     | <p>A contingent liability is defined as:</p> <p>a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or</p> <p>b) a present obligation that arises from past events even if:</p> <p>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</p> <p>(ii) the amount of the obligation cannot be measured with sufficient reliability.</p> <p>The amount of contingent liabilities recognised in the balance sheet shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.</p>  |
| C0010–<br>C0020/R0750 | Provisions other than technical provisions | <p>Liabilities of uncertain timing or amount, excluding the ones reported under ‘Pension benefit obligations’.</p> <p>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.</p>  |
| C0010–<br>C0020/R0760 | Pension benefit obligations                | This is the total net obligations related to employees' pension scheme.   |
| C0010–<br>C0020/R0770 | Deposits from reinsurers                   | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.   |
| C0010–<br>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–<br>C0020/R0790 | 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 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>Only derivative liabilities shall be reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010– C0020/R0190.</p> <p>Groups which do not value derivatives in their Local GAAP do not need to provide a statutory accounts value.</p> |

▼ **B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| C0010–<br>C0020/R0800 | Debts owed to credit institutions                                  | Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts.  |
| C0010–<br>C0020/R0810 | Financial liabilities other than debts owed to credit institutions | Financial liabilities including bonds issued by the group (held by credit institutions or not), structured notes issued by the group itself and mortgage and loans due to other entities than credit institutions.<br><br>Subordinated liabilities shall not be included here.  |
| C0010–<br>C0020/R0820 | Insurance and intermediaries payables                              | Amounts past–due to policyholders, insurers and other business linked to insurance, but that are not technical provisions.<br><br>Includes amounts past–due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group).<br><br>Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be reported as financial liabilities).<br><br>It shall include payables from reinsurance accepted |
| C0010–<br>C0020/R0830 | Reinsurance payables   | Amounts payable, past–due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables.<br><br>Includes payables to reinsurers that relate to ceded premiums.   |
| C0010–<br>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–<br>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.<br><br>With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum.  |
| C0010–<br>C0020/R0860 | Subordinated liabilities not in Basic Own Funds                    | Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds shall be presented here.   |

**▼ B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
|                       |   | With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported.  |
| C0010–<br>C0020/R0870 | Subordinated liabilities in Basic Own Funds                     | Subordinated liabilities classified in Basic Own Funds.<br>With regard to 'statutory accounts values' column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported. |
| C0010–<br>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–<br>C0020/R0900 | Total liabilities   | This is the overall total amount of all liabilities  |
| C0010/R1000           | Excess of assets over liabilities                               | This is the total of group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.  |
| C0020/R1000           | Excess of assets over liabilities<br>(statutory accounts value) | This is the total of excess of assets over liabilities of statutory accounts value column.   |

**S.02.02 — Assets and liabilities by currency****General comment:**

This section relates to annual submission of information for groups.

This template is to be filled in accordance to the Balance sheet (S.02.01). Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

This template is not required to be submitted if one single currency represents more than 90 % of assets and also of liabilities.

If submitted, information on the reporting currency shall always be reported regardless of the amount of assets and liabilities. Information reported by currency shall at least represent 90 % of the total assets and of the total liabilities. The remaining 10 % shall be aggregated. If a specific currency has to be reported for either assets or liabilities to comply with the 90 % rule then that currency shall be reported for both assets and liabilities.

|             | ITEM       | INSTRUCTIONS   |
|-------------|------------|--|
| C0010/R0010 | Currencies | Identify the ISO 4217 alphabetic code of each currency to be reported. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.<br><br>Investment in non-controlled participations (NCPs) at the group level will be included in the 'Investments' row in this template (R0020). The net asset value of NCPs shall be apportioned to the relevant currency column in accordance with the individual's local currency. |
| C0030/R0020 | Value of the reporting currency — Investments (other than assets held for index-linked and unit-linked contracts)  | Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for the reporting currency.   |
| C0040/R0020 | Value of remaining other currencies — Investments (other than assets held for index-linked and unit-linked contracts)  | Report the total value of investments (other than assets held for index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0020) and in the currencies reported by currency (C0050/R0020).   |
| C0050/R0020 | Value of material currencies — Investments (other than assets held for index-linked and unit-linked contracts)   | Report the value of the investments (other than assets held for index-linked and unit-linked contracts) for each of the currencies required to be reported separately.  |
| C0020/R0030 | Total value of all currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts)   | Report the total value of other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for all currencies.  |
| C0030/R0030 | Value of the reporting currency — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) | Report the value of the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the reporting currency.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0040/R0030 | Value of remaining other currencies — Other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) | Report the total value the other assets: Property, plant & equipment held for own use, Cash and cash equivalents, Loans on policies, Loans & mortgages to individuals and Other loans & mortgages (other than index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.<br><br>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.<br><br>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.  |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br><br>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.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0060) and in the currencies reported by currency (C0050/R0060). |
| C0050/R0060 | Value of material currencies — Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables        | Report the value of the deposits to cedants, insurance and intermediaries receivables and reinsurance receivables for each of the currencies required to be reported separately.  |
| C0020/R0070 | Total value of all currencies — Any other assets  | Report the total value of any other assets for all currencies.  |
| C0030/R0070 | Value of the solvency II reporting currency — Any other assets  | Report the value of any other assets for the reporting currency.  |
| C0040/R0070 | Value of remaining other currencies — Any other assets  | Report the total value of any other assets for the remaining currencies that are not reported by currency.<br><br>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.  |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br><br>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.<br><br>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.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120).             |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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       | ► <b>MI</b> 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     | ► <b>MI</b> 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 | ► <b>MI</b> 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.<br>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        | ► <b>MI</b> 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.<br>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.<br>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.   |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.<br><br>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.<br><br>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.<br><br>This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200).          |
| C0050/R0200 | Value of material currencies — Total liabilities             | Report the value of total liabilities for each of the currency required to be reported separately.   |

**S.03.01 — Off-balance sheet items — General****General comments:**

This section relates to annual submission of information for groups.

This template shall include the information referring to off-balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet also. As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

**▼ B**

Guarantees require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items shall not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

A contingent liability is defined as:

- a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or
- c) a present obligation that arises from past events even if:
  - iii. it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
  - iv. the amount of the obligation cannot be measured with sufficient reliability.

Collateral is an asset with a monetary value or a commitment that secures the lender against the defaults of the borrower.

The guarantees listed in this template are not reported in S.03.02 and S.03.03. This means that only limited guarantees are to be reported in this template.

At group level, the template is applicable for all entities within the scope of group supervision — including other financial sectors and non-controlled participations — for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

For non-controlled participations guarantees provided and guarantees received are included on a proportional basis when method 1 is applied. When method 2 is applied these guarantees are reported with the total amount.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0010 | Maximum value — Guarantees provided by the group, including letters of credit | Sum of all possible cash out-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the group to another party. It includes cash-flows related to letter of credit.<br><br>In case any guarantee is also identified as contingent liability under R0310, the maximum amount shall also be included in this row.<br><br>Internal guarantees within the scope of group supervision are not reported in this template. |
| C0010/R0030 | Maximum value — Guarantees received by the group, including letters of credit | Sum of all possible cash in-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the group from another party to guarantee the payment of the liabilities due by the group (includes letter of credit, undrawn committed borrowing facilities).<br><br>Internal guarantees within the scope of group supervision are not reported in this template.   |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0110 | Value of guarantee / collateral / contingent liabilities — Collateral held for derivatives                             | Solvency II value of the collaterals held for derivatives.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0120 | Value of guarantee / collateral / contingent liabilities — Assets pledged by reinsurers for ceded technical provisions | Solvency II value of the assets pledged by reinsurers for ceded technical provisions.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.  |
| C0020/R0130 | Value of guarantee / collateral / contingent liabilities — Other collateral held                                       | Solvency II value of other collaterals held.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0200 | Value of guarantee / collateral / contingent liabilities — Total collateral held                                       | Total Solvency II value of the collaterals held.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0030/R0100 | Value of assets for which collateral is held — Collateral held for loans made or bonds purchased                       | Solvency II value of the assets for which the collateral for loans made or bonds purchased is held.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.                              |
| 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.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.  |
| C0030/R0120 | Value of assets for which collateral is held — Assets pledged by reinsurers for ceded technical provisions             | Solvency II value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case. |
| C0030/R0130 | Value of assets for which collateral is held — Other collateral held   | Solvency II value of the assets for which the other collateral is held.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0210 | Value of guarantee / collateral / contingent liabilities — Collateral pledged for loans received or bonds issued                     | Solvency II value of the collaterals pledged for loans received or bonds issued.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.  |
| C0020/R0220 | Value of guarantee / collateral / contingent liabilities — Collateral pledged for derivatives  | Solvency II value of the collaterals pledged for derivatives.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0230 | Value of guarantee / collateral / contingent liabilities — Assets pledged to cedants for technical provisions (reinsurance accepted) | Solvency II value of the assets pledged to cedants for technical provisions (reinsurance accepted).<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.                               |
| C0020/R0240 | Value of guarantee / collateral / contingent liabilities — Other collateral pledged  | Solvency II value of the collateral pledged for other collateral.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0020/R0300 | Value of guarantee / collateral / contingent liabilities — Total collateral pledged  | Total Solvency II value of the collateral pledged.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.  |
| 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.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.                      |
| C0040/R0220 | Value of liabilities for which collateral is pledged — Collateral pledged for derivatives  | Solvency II value of the liabilities for which the collateral for derivatives is pledged.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0040/R0230 | Value of liabilities for which collateral is pledged — Assets pledged to cedants for technical provisions (reinsurance accepted)     | Solvency II value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted).<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case. |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br><br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0040/R0300 | Value of liabilities for which collateral is pledged — Total collateral pledged                                   | Total Solvency II value of the liabilities for which the collateral is pledged.<br><br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |
| C0010/R0310 | Maximum value — Contingent liabilities not in Solvency II Balance Sheet   | Maximum possible value, regardless of their probability (i.e. future cash out-flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of S.02.01)<br><br>Internal contingent liabilities within the scope of group supervision are not reported in this template.<br><br>This shall relate to Contingent liabilities that are not material.<br><br>This amount shall include guarantees reported in R0010 if considered as contingent liabilities. |
| C0010/R0330 | Maximum value — Contingent liabilities in Solvency II Balance Sheet   | Maximum possible value, regardless of their probability (i.e. future cash out-flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet, as defined in Article 11 of the Delegated Regulation (EU) 2015/35.  |
| C0010/R0400 | Maximum value — Total Contingent liabilities  | Total maximum possible value, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities.  |
| C0020/R0310 | Value of guarantee/ collateral / contingent liabilities — Contingent liabilities not in Solvency II Balance Sheet | Solvency II value of the contingent liabilities not in Solvency II Balance Sheet.  |
| C0020/R0330 | Value of guarantee / collateral / contingent liabilities — Contingent liabilities in Solvency II Balance Sheet    | Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value shall only be reported in relation to contingent liabilities for which a value in item C0010/R0330 in S.03.01 was reported.<br><br>If this value is lower than C0010/R0740 in S.02.01 an explanation shall be provided in the narrative reporting.  |

**S.03.02 — Off-balance-sheet items — list of unlimited guarantees received by the group****General comments:**

This section relates to annual submission of information for groups.

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As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01.

|       | ITEM                                       | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Code of guarantee                          | Code of guarantee received. This number is attributed by the group, must be unique and be consistent over time. It shall not be reused for other guarantees.  |
| C0020 | Name of provider of guarantee              | Identification of the name of the provider of the guarantee.  |
| C0030 | Code of provider of guarantee              | Identification code of provider using the Legal Entity Identifier (LEI) if available.<br>If not available this item shall not be reported.  |
| C0040 | Type of code of provider of guarantee      | Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>9 — None   |
| C0060 | Triggering event(s) of guarantee           | Identify the triggering event. One of the options in the following closed list shall be used:<br>1 — Bankruptcy filing International Swaps and Derivatives Association ('ISDA') credit event<br>2 — Downgrading by a rating agency<br>3 — Fall of SCR below a threshold but higher than 100 %<br>4 — Fall of MCR below a threshold but higher than 100 %<br>5 — Breach of SCR<br>6 — Breach of MCR<br>7 — Non-payment of a contractual obligation<br>8 — Fraud<br>9 — Breach of contractual obligation linked with the disposal of assets<br>10 — Breach of contractual obligation linked with the acquisition of assets<br>0 — Other |
| C0070 | Specific triggering event (s) of guarantee | Description of the triggering event in case '0 — Other' was selected for item C0060 'Triggering event(s) of guarantee'.   |
| C0080 | Effective date of guarantee                | Identify the ISO 8601 (yyyy-mm-dd) code of the starting date of the coverage of the contract.   |



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|       | ITEM                | INSTRUCTIONS   |
|-------|---------------------|--|
| C0090 | Ancillary Own Funds | <p>Indication if the guarantee is classified as Ancillary Own Fund and is presented in the following items of S.23.01:</p> <ul style="list-style-type: none"> <li>— Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC (C0010/R0340)</li> <li>— Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC (C0010/R0350)</li> </ul> <p>One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Ancillary own fund</li> <li>2 — Not an ancillary own fund</li> </ul> |

**S.03.03 — Off-balance-sheet items — List of unlimited guarantees provided by the group****General comments:**

This section relates to annual submission of information for groups.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

Unlimited guarantees refer to guarantees with unlimited amount, regardless of the date being limited or unlimited.

The guarantees listed in this template are not reported in S.03.01. At group level, the template is applicable for all entities within the scope of group supervision — including other financial sectors and non-controlled participations — for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Internal guarantees within the scope of group supervision are not reported in this template but reported in the relevant Intra-group transactions (S.36) template.

|       | ITEM                                  | INSTRUCTIONS  |
|-------|---------------------------------------|---|
| C0010 | Code of guarantee                     | Code of guarantee provided. This number is attributed by the group, must be unique and be consistent over time. It shall not be reused for other guarantees.  |
| C0020 | Name of receiver of guarantee         | Identification of the name of the receiver of the guarantee.  |
| C0030 | Code of receiver of guarantee         | <p>Identification code of receiver of guarantee using the Legal Entity Identifier (LEI) if available.</p> <p>If not available this item shall not be reported.</p>  |
| C0040 | Type of code of receiver of guarantee | <p>Identification of the code used for the 'Code of provider of guarantee' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul> |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0060 | Triggering event(s) of guarantee             | List of triggering events. One of the options in the following closed list shall be used:<br>1 — Bankruptcy filing ISDA credit event<br>2 — Downgrading by a rating agency<br>3 — Fall of SCR below a threshold but higher than 100 %<br>4 — Fall of MCR below a threshold but higher than 100 %<br>5 — Breach of SCR<br>6 — Breach of MCR<br>7 — Non-payment of a contractual obligation<br>8 — Fraud<br>9 — Breach of contractual obligation linked with the disposal of assets<br>10 — Breach of contractual obligation linked with the acquisition of assets<br>0 — Other |
| C0070 | Estimation of the maximum value of guarantee | Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the group to another party.   |
| C0080 | Specific triggering event(s) of guarantee    | Description of the triggering event in case '0 — Other' was selected for item C0060 'Triggering event(s) of guarantee'.   |
| C0090 | Effective date of guarantee                  | Identify the ISO 8601 (yyyy-mm-dd) code of the date indicating the start of the guarantee being valid.  |

**S.05.01 — Premiums, claims and expenses by line of business****General comments:**

This section relates to quarterly and annual submission of information for groups.

This template shall be reported from a consolidated accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using Solvency II lines of business. Groups shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

The template is based on a year-to-date basis.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.



|   | ITEM   | INSTRUCTIONS  |
|---|--|---|
| <b>Non-life insurance and reinsurance obligations</b> |  |   |
| C0010 to C0120/R0110                                  | Premiums written — Gross — Direct Business                       | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.                                |
| C0010 to C0120/R0120                                  | Premiums written — Gross — Proportional reinsurance accepted     | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.     |
| C0130 to C0160/R0130                                  | Premiums written — Gross — Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| C0010 to C0160/R0140                                  | Premiums written — Reinsurers' share                             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0010 to C0160/R0200                                  | Premiums written — net   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0010 to C0120/R0210                                  | Premiums earned — Gross — Direct business                        | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.  |
| C0010 to C0120/R0220                                  | Premiums earned — Gross — Proportional reinsurance accepted      | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.   |
| C0130 to C0160/R0230                                  | Premiums earned — Gross — Non proportional reinsurance accepted  | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.   |
| C0010 to C0160/R0240                                  | Premiums earned — reinsurers' share                              | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.   |

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0160/R0300 | Premiums earned — Net   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0010 to C0120/R0310 | Claims incurred Gross — Direct business                         | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0010 to C0120/R0320 | Claims incurred Gross — Proportional reinsurance accepted       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0130 to C0160/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0010 to C0160/R0340 | Claims incurred — Reinsurers' share                             | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.  |
| C0010 to C0160/R0400 | Claims incurred — Net   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0120/R0410 | Changes in other technical provisions — Gross — Direct business | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.  |

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|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0010 to C0120/R0420 | Changes in other technical provisions — Gross — Proportional reinsurance accepted      | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.  |
| C0130 to C0160/R0430 | Changes in other technical provisions — Gross — Non- proportional reinsurance accepted | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non- proportional reinsurance accepted.   |
| C0010 to C0160/R0440 | Changes in other technical provisions — Reinsurers' share                              | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.   |
| C0010 to C0160/R0500 | Changes in other technical provisions — Net  | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0010 to C0160/R0550 | Expenses incurred  | All technical expenses incurred by the group during the reporting period, on accrual basis.  |
| C0010 to C0120/R0610 | Administrative expenses — Gross — direct business                                      | Administrative expenses incurred by the group during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross direct business.                         |
| C0010 to C0120/R0620 | Administrative expenses — Gross — Proportional reinsurance accepted                    | Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross proportional reinsurance accepted.     |
| C0130 to C0160/R0630 | Administrative expenses — Gross — non proportional reinsurance accepted                | Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross non proportional reinsurance accepted. |

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|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0010 to C0160/R0640 | Administrative expenses — reinsurers' share                                | <p>Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the reinsurer's share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R0700 | Administrative expenses — Net  | <p>Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>             |
| C0010 to C0160/R0710 | Investment management expenses — Gross — direct business                   | <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 record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross direct business.</p>   |
| C0010 to C0120/R0720 | Investment management expenses — Gross — proportional reinsurance accepted | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>   |

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|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0130 to C0160/R0730 | Investment management expenses — Gross — non proportional reinsurance accepted | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R0740 | Investment management expenses — reinsurers' share                             | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0010 to C0160/R0800 | Investment management expenses — Net   | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the net investment management expenses.</p> <p>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |
| C0010 to C0120/R0810 | Claims management expenses — Gross — direct business                           | <p>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).</p> <p>The amount relates to the gross direct business.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0010 to C0120/R0820 | Claims management expenses — Gross — Proportional reinsurance accepted         | <p>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).</p> <p>The amount relates to the gross proportional reinsurance accepted.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |

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|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0130 to C0160/R0830 | Claims management expenses — Gross — Non-proportional reinsurance accepted | <p>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).</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0010 to C0160/R0840 | Claims management expenses — Reinsurers' share                             | <p>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).</p> <p>The amount relates to the reinsurers' share.</p> <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R0900 | Claims management expenses — Net   | <p>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).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall include the movement in provisions in claims management expenses.</p>          |
| C0010 to C0120/R0910 | Acquisition expenses — Gross — direct business                             | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross direct business.</p>  |
| C0010 to C0120/R0920 | Acquisition expenses — Gross — Proportional reinsurance accepted           | <p>Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>   |



▼ **B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0130 to C0160/R0930 | Acquisition expenses — Gross — Non proportional reinsurance accepted | <p>Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the non-proportional reinsurance accepted.</p>  |
| C0010 to C0160/R0940 | Acquisition expenses — Reinsurers' share                             | <p>Acquisition expenses include expenses, including renewal expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>             |
| C0010 to C0160/R1000 | Acquisition expenses — Net   | <p>► <b>MI</b> Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertakings, the definition shall be applied mutatis mutandis.</p> <p>The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. ◀</p> |
| C0010 to C0120/R1010 | Overhead expenses — Gross direct business                            | <p>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).</p> <p>The amount relates to the gross direct business.</p>  |
| C0010 to C0120/R1020 | Overhead expenses — Gross — Proportional reinsurance accepted        | <p>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).</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |

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|                         | ITEM   | INSTRUCTIONS  |
|-------------------------|--|---|
| C0130 to<br>C0160/R1030 | Overhead expenses —<br>Gross — Non proportional reinsurance accepted | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The amount relates to the gross — non proportional reinsurance accepted.  |
| C0010 to<br>C0160/R1040 | Overhead expenses —<br>Reinsurers' share                             | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The amount relates to the reinsurers' share.<br><br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to<br>C0160/R1100 | Overhead expenses —<br>Net   | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.                   |
| C0200/<br>R0110–R1100   | Total  | Total for different items for all Lines of Business.  |
| C0200/R1200             | Other expenses   | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0200/R1300             | Total expenses   | Amount of all technical expenses  |

**Life insurance and reinsurance obligations**

|                         |                             |  |
|-------------------------|-----------------------------|--|
| C0210 to<br>C0280/R1410 | Premiums written —<br>Gross | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.<br><br>It includes both direct and reinsurance business. |
|-------------------------|-----------------------------|--|

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|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0210 to C0280/R1420 | Premiums written — Reinsurers' share          | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.  |
| C0210 to C0280/R1500 | Premiums written — net                        | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0210 to C0280/R1510 | Premiums earned — Gross                       | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.  |
| C0210 to C0280/R1520 | Premiums earned — reinsurers' share           | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.   |
| C0210 to C0280/R1600 | Premiums earned — Net                         | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0210 to C0280/R1610 | Claims incurred — Gross                       | Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0210 to C0280/R1620 | Claims incurred — Reinsurers' share           | Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0210 to C0280/R1700 | Claims incurred — Net                         | Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0210 to C0280/R1710 | Changes in other technical provisions — Gross | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.   |

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|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0210 to C0280/R1720 | Change in other technical provisions — Reinsurers' share | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.   |
| C0210 to C0280/R1800 | Change in other technical provisions — Net               | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0210 to C0280/R1900 | Expenses incurred  | All technical expenses incurred by the group during the reporting period, on accrual basis.  |
| C0210 to C0280/R1910 | Administrative expenses — Gross                          | <p>Administrative expenses incurred by the group during the financial year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |
| C0210 to C0280/R1920 | Administrative expenses — reinsurers' share              | <p>Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the reinsurer's share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2000 | Administrative expenses — Net                            | <p>Administrative expenses incurred by the group during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the net administrative expenses.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |

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|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0210 to C0280/R2010 | Investment management expenses — Gross             | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |
| C0210 to C0280/R2020 | Investment management expenses — reinsurers' share | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2100 | Investment management expenses — Net               | <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 record-keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the net investment management expenses.</p> <p>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |
| C0210 to C0280/R2110 | Claims management expenses — Gross                 | <p>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).</p> <p>The amount relates to the gross direct and reinsurance business.</p> <p>This shall include the movement in provisions in claims management expenses.</p>  |
| C0210 to C0280/R2120 | Claims management expenses — Reinsurers' share     | <p>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).</p> <p>The amount relates to the reinsurers' share.</p>  |

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|                      | ITEM                                     | INSTRUCTIONS   |
|----------------------|--|--|
|                      |  | <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2200 | Claims management expenses — Net         | <p>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).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall include the movement in provisions in claims management expenses.</p> |
| C0210 to C0280/R2210 | Acquisition expenses — Gross             | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |
| C0210 to C0280/R2220 | Acquisition expenses — Reinsurers' share | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2300 | Acquisition expenses — Net               | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the group has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>  |
| C0210 to C0280/R2310 | Overhead expenses — Gross                | <p>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).</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |

**▼ B**

|                         | ITEM                                     | INSTRUCTIONS  |
|-------------------------|--|---|
| C0210 to<br>C0280/R2320 | Overhead expenses —<br>Reinsurers' share | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The amount relates to the reinsurers' share.<br><br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to<br>C0280/R2400 | Overhead expenses —<br>Net               | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).<br><br>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.                   |
| C0300/<br>R1410–R2400   | Total                                    | Total for different items for all life lines of business.   |
| C0300/R2500             | Other expenses                           | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0300/R2600             | Total expenses                           | Amount of all technical expenses.   |
| C0210 to<br>C0280/R2700 | Total amount of<br>surrenders            | This amount represents the total amount of surrenders occurred during the year.<br><br>This amount is also reported under claims incurred (item R1610).   |

**S.05.02 — Premiums, claims and expenses by country****General comments:**

This section relates to annual submission of information for groups.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS (if accepted as local GAAP. Groups shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

The template is based on a year-to-date basis.

This template covers only insurance and reinsurance business within the scope of the consolidated accounting perspective.

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The following criteria for the classification by country shall be used:

- The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums;
- For the direct insurance business for the lines of business ‘Medical expense’, ‘Income protection’, ‘Workers’ compensation’, ‘Fire and other damage to property’ and ‘Credit and suretyship’ information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- For direct insurance business for all other lines of business, information shall be reported by country where the contract was entered into;
- For proportional and non-proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

For the purposes of this template ‘country where the contract was entered into’ means:

- s) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- t) The country where the branch is located (host country) when the contract was sold through a branch;
- u) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- v) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

|  | ITEM | INSTRUCTIONS |
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**Non-life insurance and reinsurance obligations**

|                      |  |   |
|----------------------|--|---|
| C0020 to C0060/R0010 | Top 5 countries (by amount of gross premiums written) — non-life obligations | Identify the ISO 3166-1 alpha-2 code of the countries being reported for the non-life obligations.  |
| C0080 to C0140/R0110 | Premiums written — Gross — Direct Business                                   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.                                |
| C0080 to C0140/R0120 | Premiums written — Gross — Proportional reinsurance accepted                 | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.     |
| C0080 to C0140/R0130 | Premiums written — Gross — Non proportional reinsurance accepted             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |



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|                      | ITEM  | INSTRUCTIONS  |
|----------------------|---|---|
| C0080 to C0140/R0140 | Premiums written — Reinsurers' share                            | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0080 to C0140/R0200 | Premiums written — net  | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0080 to C0140/R0210 | Premiums earned — Gross — Direct business                       | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.  |
| C0080 to C0140/R0220 | Premiums earned — Gross — Proportional reinsurance accepted     | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.   |
| C0080 to C0140/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.   |
| C0080 to C0140/R0240 | Premiums earned — reinsurers' share                             | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.   |
| C0080 to C0140/R0300 | Premiums earned — Net   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0080 to C0140/R0310 | Claims incurred Gross — Direct business                         | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>                   |
| C0080 to C0140/R0320 | Claims incurred Gross — Proportional reinsurance accepted       | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |

▼ **B**

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0080 to C0140/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted                       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0080 to C0140/R0340 | Claims incurred — Reinsurers' share   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.  |
| C0080 to C0140/R0400 | Claims incurred — Net   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0080 to C0140/R0410 | Changes in other technical provisions — Gross — Direct business                       | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.  |
| C0080 to C0140/R0420 | Changes in other technical provisions — Gross — Proportional reinsurance accepted     | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.  |
| C0080 to C0140/R0430 | Changes in other technical provisions — Gross — Non-proportional reinsurance accepted | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.  |
| C0080 to C0140/R0440 | Changes in other technical provisions — Reinsurers' share                             | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.   |
| C0080 to C0140/R0500 | Changes in other technical provisions — Net   | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0080 to C0140/R0550 | Expenses incurred   | All technical expenses incurred by the group during the reporting period, on accrual basis.  |
| C0140/R1200          | Other expenses  | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.   |

▼ **B**

|                                   | ITEM   | INSTRUCTIONS  |
|-----------------------------------|--|---|
| C0140/R1300                       | Total expenses   | Amount of all technical expenses corresponding to countries covered by this template.   |
| <b>Life insurance obligations</b> |  |   |
| C0160 to C0200/R1400              | Top 5 countries (by amount of gross premiums written) — life obligations | Identify the ISO 3166–1 alpha–2 code of the countries being reported for the life obligations.  |
| C0220 to C0280/R1410              | Premiums written — Gross   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0220 to C0280/R1420              | Premiums written — Reinsurers' share                                     | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.   |
| C0220 to C0280/R1500              | Premiums written — net   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0220 to C0280/R1510              | Premiums earned — Gross  | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business.   |
| C0220 to C0280/R1520              | Premiums earned — reinsurers' share                                      | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.  |
| C0220 to C0280/R1600              | Premiums earned — Net  | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0220 to C0280/R1610              | Claims incurred — Gross  | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1620              | Claims incurred — Reinsurers' share                                      | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses.  |

**▼ B**

|                      | ITEM   | INSTRUCTIONS  |
|----------------------|--|---|
| C0220 to C0280/R1700 | Claims incurred — Net                                    | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>It excludes claims management expenses and the movement in provisions in claims management expenses. |
| C0220 to C0280/R1710 | Changes in other technical provisions — Gross            | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.  |
| C0220 to C0280/R1720 | Change in other technical provisions — Reinsurers' share | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.  |
| C0220 to C0280/R1800 | Change in other technical provisions — Net               | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0220 to C0280/R1900 | Expenses incurred  | All technical expenses incurred by the group during the reporting period, on accrual basis.   |
| C0280/R2500          | Other expenses   | Other technical expenses not covered by above mentioned expenses and not split by lines of business.<br><br>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.  |
| C0280/R2600          | Total expenses   | Amount of all technical expenses corresponding to countries covered by this template.   |

**S.06.01 — Summary of assets****General comments:**

This section relates to annual submission of information for groups. This template is relevant at the level of the group where all insurance or reinsurance undertakings within the scope of group supervision benefit from the exemption in accordance with Article 35 (7) of Directive 2009/138/EC.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation.

This template contains a summary of information on assets and derivatives regarding the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company (at a group level), including assets and derivatives held in unit linked and index linked contracts.

Items shall be reported with positive values unless its Solvency II value is negative (e.g. the case of derivatives that are a liability of the undertaking).

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The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets and derivatives net of intra-group transactions held within the scope of group supervision.

Where method 2 is used exclusively, the reporting shall include the assets and derivatives held by the participating insurance and reinsurance undertakings, the insurance holding companies, mixed-financial holding companies, subsidiaries and non-controlled participations regardless of the proportional share used. The assets held by undertakings from the other financial sectors shall not be included.

Where a combination of methods 1 and 2 is used, the reporting shall reflect the consolidated position of the assets and derivatives, net of intra-group transactions, held within the scope of group supervision and the assets and derivatives held by the participating insurance or reinsurance undertakings, the insurance holding companies, the mixed financial holding companies, subsidiaries and non-controlled participations regardless of the proportional share used.

|                         | ITEM   | INSTRUCTIONS   |
|-------------------------|--|--|
| C0010 to<br>C0060/R0010 | Assets listed                                  | <p>Value of listed assets by portfolio.</p> <p>For the purpose of this template an asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>                       |
| C0010 to<br>C0060/R0020 | Assets that are not listed in a stock exchange | <p>Value of assets not listed in a stock exchange, by portfolio.</p> <p>For the purpose of this template, not listed assets are the ones that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |

**▼ B**

|                      | ITEM                                  | INSTRUCTIONS  |
|----------------------|---------------------------------------|---|
| C0010 to C0060/R0030 | Assets that are not exchange tradable | <p>Value of assets that are not exchange tradable, by portfolio.</p> <p>For the purpose of this template, not exchange tradable assets are the ones that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0040 | Government bonds                      | <p>Value of assets classifiable under asset category 1 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |
| C0010 to C0060/R0050 | Corporate bonds                       | <p>Value of assets classifiable under asset category 2 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |
| C0010 to C0060/R0060 | Equity                                | <p>Value of assets classifiable under asset category 3 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>  |
| C0010 to C0060/R0070 | Collective Investment Undertakings    | <p>Value of assets classifiable under asset category 4 of Annex IV — Assets Categories, by portfolio.</p>   |

▼ **B**

|                      | ITEM                      | INSTRUCTIONS   |
|----------------------|---------------------------|--|
|                      |                           | <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p>   |
| C0010 to C0060/R0080 | Structured notes          | <p>Value of assets classifiable under asset category 5 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0090 | Collateralised securities | <p>Value of assets classifiable under asset category 6 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0100 | Cash and deposits         | <p>Value of assets classifiable under asset category 7 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to C0060/R0110 | Mortgages and loans       | <p>Value of assets classifiable under asset category 8 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |

**▼ B**

|                         | ITEM              | INSTRUCTIONS   |
|-------------------------|-------------------|--|
| C0010 to<br>C0060/R0120 | Properties        | <p>Value of assets classifiable under asset category 9 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to<br>C0060/R0130 | Other investments | <p>Value of assets classifiable under asset category 0 of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to<br>C0060/R0140 | Futures           | <p>Value of assets classifiable under asset category A of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to<br>C0060/R0150 | Call options      | <p>Value of assets classifiable under asset category B of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p> <p>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.</p> |
| C0010 to<br>C0060/R0160 | Put options       | <p>Value of assets classifiable under asset category C of Annex IV — Assets Categories, by portfolio.</p> <p>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).</p>   |



**▼ B**

|                      | ITEM               | INSTRUCTIONS  |
|----------------------|--------------------|---|
|                      |                    | The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used.  |
| C0010 to C0060/R0170 | Swaps              | Value of assets classifiable under asset category D of Annex IV — Assets Categories, by portfolio.<br><br>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).<br><br>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used. |
| C0010 to C0060/R0180 | Forwards           | Value of assets classifiable under asset category E of Annex IV — Assets Categories, by portfolio.<br><br>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).<br><br>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used. |
| C0010 to C0060/R0190 | Credit derivatives | Value of assets classifiable under asset category F of Annex IV — Assets Categories, by portfolio.<br><br>Portfolio corresponds to the distinction between life, non-life, ring-fenced funds, other internal funds, shareholder's funds and general (no split).<br><br>The split by portfolio is not mandatory, except for identifying ring fenced funds, but shall be made if the undertaking uses it internally. When an undertaking does not apply a split by portfolio 'general' shall be used. |

**S.06.02 — List of assets****General comments:**

This section relates to quarterly and annual submission of information for groups.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to Complementary Identification Code ('CIC') refer to Annex VI — CIC table of this Regulation.

This template shall reflect the list of all assets included in the Balance-sheet classifiable as asset categories 0 to 9 of Annex IV — Assets Categories of this Regulation. In particular in case of securities lending and repurchase agreements the underlying securities that are kept in the Balance-sheet shall be reported in this template.

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This template contains an item-by-item list of assets held directly by the group (i.e. not on a look-through basis), classifiable as asset categories 0 to 9 (in case of unit-linked and index-linked product managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to this products shall not be reported), with the following exceptions:

- f) Cash shall be reported in one row per currency, for each combination of items C0060, C0070, C0080, and C0090;
- g) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year shall be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- h) Mortgages and loans to individuals, including loans on policies, shall be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;
- i) Deposits to cedants shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090;
- j) Plant and equipment for the own use of the undertaking shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090.

This template comprises two tables: Information on positions held and Information on assets.

**▼ M1**

On the table Information on positions held, each asset shall 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.

**▼ B**

On the table Information on assets, each asset shall be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets net of intra-group transactions held. The reporting shall be made as follows:

- Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;
- The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;

**▼ B**

- The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of Delegated Regulation (EU) 2015/35 shall be reported in one row and identify it by using the available options in cell C0310.

Where method 2 is used exclusively, the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non-controlled participation. The assets reported shall not take into account the proportional share used for group solvency calculation. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The assets held by the participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The assets held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;
- Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported in one row for each participation;
- The assets held by undertakings from the other financial sectors shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting reflects the consolidated position of the assets, net of intra-group transactions, which must be reported and the other part of the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries and one row for each non-controlled participation, net of intra-group transactions and regardless of the proportional share used.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The assets held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

**▼ B**

- Participations in undertakings consolidated in accordance with Article 335, paragraph 1, (d), (e) and (f) of Delegated Regulation (EU) 2015/35 shall be reported in one row and identify it by using the available options in cell C0310;
- Participations in undertakings under method 2 shall be reported one row for each subsidiary and non-controlled participation held and identify it by using the available options in cell C0310.

The second part of the reporting shall include the detailed list of the assets held by the participating undertakings, the insurance holding companies and subsidiaries and one row for each non-controlled participation, regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The assets held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 shall be reported item by item;
- The assets held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;
- Participations in insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are not subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported in one row for each participation;
- The assets held by the undertakings from the other financial sectors shall not be included.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions (‘ECAI’) (C0330) may be limited (not reported) in the following circumstances:

- e) through a decision of the national supervisory authority (‘NSA’) under Article 254(2) of the Directive 2009/138/EC; or
- f) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on positions held**

|       |                               |   |
|-------|-------------------------------|---|
| C0010 | Legal name of the undertaking | Identify the legal name of the undertaking within the scope of group supervision that holds the asset.<br><br>This item shall be filled in only when it relates to assets held by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method. |
|-------|-------------------------------|---|

▼ **B**

|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:</li> </ul> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0040 | Asset ID Code                             | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> </ul>   |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <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>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 shall be used:</p> <p>1 — Life</p> <p>2 — Non-life</p> <p>3 — Ring fenced funds</p> <p>4 — Other internal funds</p> <p>5 — Shareholders' funds</p> <p>6 — General</p> <p>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.</p>   |
| C0070 | 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 shall be used to identify the funds in other templates. It shall not be re-used for a different fund.</p>   |
| C0080 | Matching portfolio number                            | <p>Number which is attributed by the undertaking, corresponding to the unique number assigned to each matching adjustment portfolio as prescribed in Article 77b(1)(a) of Directive 2009/138/EC. This number has to be consistent over time and shall be used to identify the matching adjustment portfolio in other templates. It shall not be re-used for a different matching adjustment portfolio.</p>  |
| C0090 | Asset held in unit linked and index linked contracts | <p>Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:</p> <p>1 — Unit-linked or index-linked</p> <p>2 — Neither unit-linked nor index-linked</p>   |

▼ **B**

|       | ITEM                        | INSTRUCTIONS  |
|-------|-----------------------------|---|
| C0100 | Asset pledged as collateral | <p>Identify assets kept in the undertaking's balance-sheet that are pledged as collateral. For partially pledged assets two rows for each asset shall be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list shall be used for the pledged part of the asset:</p> <p>1 — Assets in the balance sheet that are collateral pledged<br/> 2 — Collateral for reinsurance accepted<br/> 3 — Collateral for securities borrowed<br/> 4 — Repos<br/> 9 — Not collateral</p>   |
| C0110 | Country of custody          | <p>► <b>M1</b> 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 shall be reported separately in as many rows as needed in order to properly identify all countries of custody.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason.</p> <p>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> |
| C0120 | Custodian                   | <p>Name of the financial institution that is the custodian.</p> <p>In case of the same asset being held in custody in more than one custodian, each asset shall be reported separately in as many rows as needed in order to properly identify all custodians. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 9 — Property.</p>  |
| C0130 | Quantity                    | <p>Number of assets, for relevant assets.</p> <p>This item shall not be reported if item Par amount (C0140) is reported.</p>  |
| C0140 | Par amount                  | <p>► <b>M1</b> 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 shall not be reported if item Quantity (C0130) is reported. ◀</p>  |

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|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0150 | Valuation method         | Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:<br>1 — quoted market price in active markets for the same assets<br>2 — quoted market price in active markets for similar assets<br>3 — alternative valuation methods<br>4 — adjusted equity methods (applicable for the valuation of participations)<br>5 — IFRS equity methods (applicable for the valuation of participations)<br>6 — Market valuation according to Article 9(4) of Delegated Regulation 2015/35                                  |
| C0160 | Acquisition value        | Total acquisition value for assets held, clean value without accrued interest. Not applicable to CIC categories 7 and 8.  |
| C0170 | Total Solvency II amount | ► <b>M1</b> Value calculated as defined by article 75 of the Directive 2009/138/EC, which corresponds to:<br>— 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;<br>— the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant;<br>— Solvency II value of the asset for assets classifiable under asset categories 71 and 9. ◀ |
| C0180 | Accrued interest         | Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total Solvency II amount.   |

|  | ITEM | INSTRUCTIONS |
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**Information on assets**

|       |               |  |
|-------|---------------|--|
| C0040 | Asset ID Code | Asset ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.<br><br>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’ |
|-------|---------------|--|



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|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
| 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 shall be used:</p> <p>1 — ISO 6166 for ISIN code</p> <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: ‘9/1’.</p> |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain ‘Loans to AMSB members’ i.e. loans to the Administrative, Management and Supervisory Body (‘AMSB’) or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line.</li> <li>— 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.</li> </ul>   |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager;</li> </ul>  |

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|       | ITEM                | INSTRUCTIONS  |
|-------|---------------------|---|
|       |                     | <ul style="list-style-type: none"> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity;</li> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised;</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> </ul> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>   |
| C0210 | Issuer Code         | <p>Identification of the issuer 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"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</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 shall be used:</p> <p>1 — LEI</p> <p>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</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). The letter reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411').</p>  |

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|       | ITEM              | INSTRUCTIONS  |
|-------|-------------------|---|
|       |                   | <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul>  |
| C0240 | Issuer Group      | <p>Name of issuer's ultimate parent entity. For collective investment undertakings the group relation relates to the fund manager.</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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul> |
| C0250 | Issuer Group Code | <p>Issuer group's identification 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"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</li> </ul>  |

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|       | ITEM                      | INSTRUCTIONS  |
|-------|---------------------------|---|
| C0260 | Type of issuer group code | <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>  |
| C0270 | Issuer Country            | <p>ISO 3166-1 alpha-2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul> <p>One of the options shall be used:</p> <ul style="list-style-type: none"> <li>— ISO 3166-1 alpha-2 code</li> <li>— XA: Supranational issuers</li> <li>— EU: European Union Institutions</li> </ul> |
| C0280 | Currency                  | <p>Identify the ISO 4217 alphabetic code of the currency of the issue.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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.</li> </ul>   |
| C0290 | CIC                       | <p>Complementary Identification Code used to classify assets, as set out in Annex VI — CIC Table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.</p> <p>The parent undertaking shall check and ensure that the CIC code used for the same security from different undertakings is the same in the group reporting.</p>   |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0300 | Infrastructure investment                                  | <p>Identify if the asset is an infrastructure investment as defined in article 1 (55a) and (55b) of Commission Delegated Regulation (EU) 2015/35.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Not an infrastructure investment</p> <p>2 — Infrastructure non-qualifying: Government Guarantee (Government, Central bank, Regional government or local authority)</p> <p>3 — Infrastructure non-qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)</p> <p>4 — Infrastructure non-qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation)</p> <p>9 — Infrastructure non-qualifying: Other non-qualifying infrastructure loans or investments, not classified under the above categories</p> <p>12 — Infrastructure qualifying: Government Guarantee (Government, Central bank, Regional government or local authority)</p> <p>13 — Infrastructure qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority)</p> <p>14 — Infrastructure qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation)</p> <p>19 — Infrastructure qualifying: Other qualifying infrastructure investments, not classified in the above categories.</p> <p>20 — European Long-Term Investment Fund (ELTIF investing in infrastructure assets and ELTIF investing in other — non infrastructure — assets)</p> |
| C0310 | Holdings in related undertakings, including participations | <p>Only applicable to asset categories 3 and 4.</p> <p>Identify if an equity and other share is a participation.</p> <p>One of the options in the following closed list shall be used:</p> <p>1— Not a participation</p> <p>2 — Non-controlled participation in a related insurance and reinsurance undertaking under method 1</p> <p>3 — Non-controlled participation in related insurance and reinsurance undertaking under method 2</p> <p>4 — Participation in other financial sector</p> <p>5 — Subsidiary under method 2</p> <p>6 — Participation in other strategic related undertaking under method 1</p> <p>7 — Participation in other non-strategic related undertaking under method 1</p> <p>8 — Other participations (e.g. participation in other undertakings under method 2)</p>  |
| C0320 | External rating  | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Rating of the asset at the reporting reference date issued by the nominated credit assessment institution (ECAI).</p>  |

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|       | ITEM                | INSTRUCTIONS  |
|-------|---------------------|---|
|       |                     | This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.   |
| C0330 | Nominated ECAI      | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.</p> <p>This item shall be reported when External rating (C0320) is reported.</p>   |
| C0340 | Credit quality step | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Identify the credit quality step attributed to the asset, as defined by Article 109a(1) of Directive 2009/138/EC.</p> <p>The credit quality step shall in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0<br/> 1 — Credit quality step 1<br/> 2 — Credit quality step 2<br/> 3 — Credit quality step 3<br/> 4 — Credit quality step 4<br/> 5 — Credit quality step 5<br/> 6 — Credit quality step 6<br/> 9 — No rating available</p> |
| C0350 | Internal rating     | <p>Only applicable to CIC categories 1, 2, 5 and 6.</p> <p>Internal rating of assets for undertakings using an internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.</p>  |
| C0360 | Duration            | <p>Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for collective investment undertaking mainly invested in bonds), 5 and 6.</p> <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 shall be used. The duration shall be calculated based on economic value.</p>  |

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|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0370 | Unit Solvency II price                          | <p>Amount in reporting currency for the asset, if relevant.</p> <p>This item shall be reported if a ‘quantity’ (C0130) has been provided in the first part of the template (‘Information on positions held’).</p> <p>This item shall 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>► <b>M1</b> Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.</p> <p>This item shall be reported if a ‘par amount’ information (C0140) has been provided in the first part of the template (‘Information on positions held’) except for CIC category 71 and 9.</p> <p>This item shall not be reported if item Unit Solvency II price (C0370) is reported. ◀</p>  |
| C0390 | Maturity date                                   | <p>Only applicable for CIC categories 1, 2, 5, 6, and 8, 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— For perpetual securities use ‘9999-12-31’</li> <li>— For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.</li> </ul> |

**S.06.03 — Collective investment undertakings — look-through approach****General comments:**

This section relates to quarterly and annual submission of information for groups.

This template contains information on the look through of collective investment undertakings, or investments packaged as funds and similar undertakings, including when they are participations by underlying asset category, country of issue and currency. The look through shall be performed until the asset categories, countries and currencies are identified. In case of funds of funds the look-through shall follow the same approach.

For the identification of countries the look-through should be implemented in order to identify all countries that represent more than 5 % of the fund and until the countries corresponding to 90 % of the fund are identified, i.e. regardless of the 90 % criteria all countries that represent more than 5 % of the fund have to be reported.

Quarterly information shall only be reported when the ratio of collective investments undertakings held by the group to total investments, measured as the ratio between item C0010/R0180 of template S.02.01 plus collective investments undertakings included in item C0010/R0220 of template S.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template S.02.01, is

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higher than 30 % when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template shall include the look-through of all collective investment undertakings, or investments packaged as funds and similar undertakings, including when they are participations by underlying asset category, reported item-by-item in S.06.02. If one collective investment undertaking, or investment packaged as fund and similar undertaking is held by many undertakings, in this template it shall be reported only once.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0010 | Collective Investments Undertaking ID Code      | Asset ID code using the following priority: <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the group, when the options above are not available, and must be consistent over time.</li> </ul>   |
| C0020 | Collective Investments Undertaking ID Code type | Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used: <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the group</li> </ul> |
| C0030 | Underlying asset category                       | Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list shall be used: <ul style="list-style-type: none"> <li>1 — Government bonds</li> <li>2 — Corporate bonds</li> </ul>   |



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|       | ITEM             | INSTRUCTIONS  |
|-------|------------------|---|
|       |                  | <p>3L — Listed equity<br/> 3X — Unlisted equity<br/> 4 — Collective Investment Undertakings<br/> 5 — Structured notes<br/> 6 — Collateralised securities<br/> 7 — Cash and deposits<br/> 8 — Mortgages and loans<br/> 9 — Properties<br/> 0 — Other investments (including receivables)<br/> A — Futures<br/> B-Call Options<br/> C — Put Options<br/> D — Swaps<br/> E — Forwards<br/> F — Credit derivatives<br/> L — Liabilities</p> <p>When the look-through regards a fund of funds, category '4 — Collective Investment Units' shall be used only for non-material residual values.</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 shall be used:</p> <ul style="list-style-type: none"> <li>— ISO 3166-1 alpha-2 code</li> <li>— XA: Supranational issuers</li> <li>— EU: European Union Institutions</li> <li>— AA: aggregated countries due to application of threshold</li> </ul> <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 foreign currencies. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Reporting currency</li> <li>2 — Foreign currency</li> </ul>   |
| C0060 | Total amount     | <p>Total amount invested by asset category, country and currency through collective investment undertakings.</p> <p>For liabilities a positive amount shall be reported.</p> <p>For derivatives the Total amount can be positive (if an asset) or negative (if a liability).</p>  |

**▼B****S.07.01 — Structured products****General comments:**

This section relates to annual submission of information for groups.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Structured products are defined as assets falling into the asset categories 5 (Structured notes) and 6 (Collateralised securities).

This template shall only be reported when the amount of structured products, measured as the ratio between assets classified as asset categories 5 (Structured notes) and 6 (Collateralised securities) as defined in Annex IV — Asset Categories of this Regulation and the sum of item C0010/R0070 and C0010/R0220 of template S.02.01, is higher than 5 % when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

In some cases the types of structured products (C0070) identify the derivative embedded in the structured product. In this case this classification shall be used when the structured product has the referred derivative embedded.

The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the structured notes and collateralised securities net of intra-group transactions held within the scope of group supervision in its portfolio. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The structured products held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The structured products held by other related undertakings shall not be included.

**▼B**

Where method 2 is used exclusively, the reporting shall include the detailed list of the structured notes and collateralised securities held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, and regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item
- The structured products held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;
- The structured products held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting reflects the consolidated position of the structured notes and collateralised securities, net of intra-group transactions, held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the structured notes and collateralised securities held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The structured products held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The structured products held by other related undertakings shall not be included

The second part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The structured products held directly by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 shall be reported item by item;

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- The structured products held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;
- The structured products held by other related undertakings under method 2 shall not be included.

|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0010 | Legal name of the undertaking             | <p>Identify the legal name of the undertaking within the scope of group supervision that holds the structured product.</p> <p>This item shall be filled in only when it relates to structured products held by participating undertakings, insurance holding companies or mixed-financial holding companies and subsidiaries under deduction and aggregation method.</p>  |
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/>           identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0040 | Asset ID Code                             | <p>The Identification code of the structured product, as reported in S.06.02 using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. The code used shall be kept consistent over time and shall not be reused for other product.</li> </ul> <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>  |

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|       | ITEM                       | INSTRUCTIONS  |
|-------|----------------------------|---|
| 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 shall be used:</p> <p>1 — ISO/6166 for ISIN</p> <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>► <b>MI</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 | Collateral type            | <p>Identify the type of collateral, using the assets categories defined in Annex IV — Assets Categories. One of the options in the following closed list shall be used:</p> <p>1 — Government bonds</p> <p>2 — Corporate bonds</p> <p>3 — Equity</p> <p>4 — Collective Investment Undertakings</p> <p>5 — Structured notes</p> <p>6 — Collateralised securities</p> <p>7 — Cash and deposits</p> <p>8 — Mortgages and loans</p> <p>9 — Properties</p> <p>0 — Other investments</p> <p>10 — No collateral</p> <p>When more than one category of collateral exists for one single structured product, the most representative one shall be reported.</p>  |
| C0070 | Type of structured product | <p>Identify the type of structure of the product. One of the options in the following closed list shall be used:</p> <p>1 — Credit linked notes</p> <p>Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options)</p>   |

▼ B

|       | ITEM                                    | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>2 — Constant maturity swaps<br/>(security with an embedded interest rate swap ('IRS'), where the floating interest portion is reset periodically according to a fixed maturity market rate.)</p> <p>3 — Asset backed securities<br/>(security that has an asset as collateral.)</p> <p>4 — Mortgage backed securities<br/>(security that has real estate as collateral.)</p> <p>5 — Commercial mortgage backed securities<br/>(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<br/>(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<br/>(security that has 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<br/>(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<br/>(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> |
| C0080 | Capital protection                      | <p>Identify whether the product has capital protection. One of the options in the following closed list shall be used:</p> <p>1 — Full capital protection</p> <p>2 — Partial capital protection</p> <p>3 — No capital protection</p>  |
| C0090 | Underlying security / index / portfolio | <p>Describe the type of underlying. One of the options in the following closed list shall be used:</p> <p>1 — Equity and Funds (a selected group or basket of equities)</p> <p>2 — Currency (a selected group or basket of currencies)</p> <p>3 — Interest rate and yields (bond indices, yield curves, differences in prevailing interest rates on shorter and longer-term maturities, credit spreads, inflation rates and other interest rate or yield benchmarks)</p>  |

**▼ B**

|                | ITEM                          | INSTRUCTIONS  |
|----------------|-------------------------------|---|
|                |                               | <p>4 — Commodities (a selected, basic good or group of goods)</p> <p>5 — Index (performance of a selected index)</p> <p>6 — Multi (allowing for a combination of the possible types listed above)</p> <p>9 — Others not covered by the previous options (e.g. other economic indicators)</p>  |
| C0100          | Callable or Puttable          | <p>Identify whether the product has call and/or put features, or both, if applicable. One of the options in the following closed list shall be used:</p> <p>1 — Call by the buyer</p> <p>2 — Call by the seller</p> <p>3 — Put by the buyer</p> <p>4 — Put by the seller</p> <p>5 — Any combination of the previous options</p>   |
| C0110<br>(A15) | Synthetic structured product  | <p>Identify if it is a structured products without any transfer of assets (e.g. products that will not give rise to any delivery of assets, except cash, if an adverse / favourable event occurs). One of the options in the following closed list shall be used:</p> <p>1 — Structured product without any transfer of asset</p> <p>2 — Structured product with transfer of asset</p>  |
| C0120          | Prepayment structured product | <p>Identify if it is a structured products which have the possibility of prepayment, considered as an early unscheduled return of principal. One of the options in the following closed list shall be used:</p> <p>1 — Prepayment structured product</p> <p>2 — Not a prepayment structured product</p>   |
| C0130          | Collateral value              | <p>Total amount of collateral attached to the structured product despite the nature of the collateral.</p> <p>In case of collateralisation on a portfolio basis, only the value referred to the single contract must be reported and not the total.</p>   |
| C0140          | Collateral portfolio          | <p>This item informs if the collateral to the structured product covers only one structured product or more than one structured product that is held by the undertaking. Net positions refer to the positions held on structured products. One of the options in the following closed list shall be used:</p> <p>1 — Collateral calculated on the basis of net positions resulting from a set of contracts</p> <p>2 — Collateral calculated on the basis of a single contract</p> <p>10 — No collateral</p> |
| C0150          | Fixed annual return           | <p>Identify the coupon (reported as a decimal), if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).</p>   |

**▼B**

|       | ITEM                   | INSTRUCTIONS   |
|-------|------------------------|--|
| C0160 | Variable annual return | Identify variable rate of return if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). It is most commonly identified as a benchmark market rate plus a spread, or as dependent on the performance of a portfolio or index (underlying dependent) or more complex returns set by the path of the underlying asset's price (path dependent), among others.  |
| C0170 | Loss given default     | The percentage (reported as a decimal, e.g. 5 % shall be reported as 0,05) of the invested amount that will not be recovered following default, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).<br><br>If information is not defined in the contract this item shall not be reported. This item is not applicable for non-credit structured product. |
| C0180 | Attachment point       | The contractually defined loss percentage (reported as a decimal) above which the losses affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product.   |
| C0190 | Detachment point       | The contractually defined loss percentage (reported as a decimal) above which the losses cease to affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product.  |

**S.08.01 — Open derivatives****General comments:**

This section relates to quarterly and annual submission of information for groups.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation. This template contains an item-by-item list of derivatives held directly by the group (i.e. not on a look-through basis), classifiable as asset categories A to F.

**▼M1**

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 shall be included.

**▼B**

Information shall include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.



**▼B**

A derivative is a financial instrument or other contract with all three of the following characteristics:

- g) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).
- h) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.
- i) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the derivatives net of intra-group transactions held within the scope of group supervision. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The derivatives held by other related undertakings shall not be included

Where method 2 is used exclusively, the reporting shall include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;

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— The derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;

— The derivatives held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the derivatives, net of intra-group transactions held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

— Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;

— The derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

— The derivatives held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;

— The derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 shall be reported item by item;

— The derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;

— The derivatives held by other related undertakings under method 2 shall not be included.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances:

g) through a decision of the national supervisory authority under Article 254(2) of the Directive 2009/138/EC; or

h) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

**▼ B**

|                                      | ITEM                                      | INSTRUCTIONS  |
|--------------------------------------|---|---|
| <b>Information on positions held</b> |   |   |
| C0010                                | Legal name of the undertaking             | <p>Identify the legal name of the undertaking within the scope of group supervision that holds the derivative.</p> <p>This item shall be filled in only when it relates to derivatives held by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method.</p>  |
| C0020                                | Identification code of the undertaking    | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030                                | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0040                                | Derivative ID Code                        | <p>Derivative ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul>   |
| C0050                                | Derivative ID Code type                   | <p>Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> </ul>   |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <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 shall 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 shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall 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 shall be used to identify the funds in other templates. It shall 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 shall 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                       | <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 shall be reported.</p> <p>Identification code of the instrument underlying the derivative using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <p>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one</p> <p>If the underlying is an index then the code of the index shall be reported.</p>  |
| C0100 | Type of code of asset or liability underlying the derivative | <p>Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list shall be used:</p> <p>1 — ISO/6166 for ISIN</p> <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>This item is not reported for derivatives which have as underlying more than one asset or liability.</p>   |
| 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 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 shall be used:</p> <p>1 — Micro hedge</p> <p>2 — Macro hedge</p> <p>3 — Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios</p> <p>4 — Efficient portfolio management, other than ‘Matching assets and liabilities cash-flows’ used in the context of matching adjustment portfolios</p> |

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|       | ITEM                              | INSTRUCTIONS   |
|-------|-----------------------------------|--|
| 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 shall 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 shall 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 shall 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> <p>A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.</p> <p>One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps:</p> <p>1 — Buyer<br/>2 — Seller</p> <p>For interest rate swaps one of the options in the following closed list shall be use:</p> <p>3 — FX–FL: Deliver fixed–for–floating<br/>4 — FX–FX: Deliver fixed–for–fixed<br/>5 — FL–FX: Deliver floating–for–fixed<br/>6 — FL–FL: Deliver floating–for–floating</p> |
| C0150 | Premium paid to date              | <p>The payment made (if bought), for options and also up–front and periodical premium amounts paid for swaps, since inception.</p>   |

**▼ B**

|       | ITEM                               | INSTRUCTIONS  |
|-------|------------------------------------|---|
| C0160 | Premium received to date           | The payment received (if sold), for options and also up-front and periodical premium amounts received for swaps, since inception.   |
| C0170 | Number of contracts                | Number of similar derivative contracts reported in the line. It shall be the number of contracts entered into. For Over-The-Counter derivatives, e.g., one swap contract, '1' shall be reported, if ten swaps with the same characteristics, '10' shall be reported.<br><br>The number of contracts shall be the ones outstanding at the reporting date.  |
| C0180 | Contract size                      | Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract).<br><br>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.<br><br>For futures on bonds, it is the bond nominal amount underlying the contract.<br><br>Only applicable for futures and options. |
| C0190 | Maximum loss under unwinding event | Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.<br><br>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.<br><br>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.   |
| C0210 | Swap inflow amount                 | Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps.<br><br>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.   |
| C0220 | Initial date                       | Identify the ISO 8601 (yyyy-mm-dd) code of the date when obligations under the contract come into effect.   |

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|       | ITEM              | INSTRUCTIONS  |
|-------|-------------------|---|
|       |                   | 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.<br><br>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.<br><br>Calculated as the net duration between in and out flows from the derivative, when applicable.  |
| C0240 | Solvency II value | Value of the derivative as of the reporting date calculated as defined by Article 75 of the Directive 2009/138/EC. It can be positive, negative or zero.  |
| C0250 | Valuation method  | Identify the valuation method used when valuing derivatives. One of the options in the following closed list shall be used:<br>1 — quoted market price in active markets for the same assets or liabilities<br>2 — quoted market price in active markets for similar assets or liabilities<br>3 — alternative valuation methods<br><br>6 — Market valuation according to Article 9(4) of Delegated Regulation 2015/35 |

**Information on derivatives**

|       |                         |   |
|-------|-------------------------|---|
| C0040 | Derivative ID Code      | Derivative ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time   |
| C0050 | Derivative ID Code type | Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:<br>1 — ISO/6166 for ISIN<br>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)<br>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)<br>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) |



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|       |                           |  |
|-------|---------------------------|--|
|       |                           | <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>   |
| C0260 | Counterparty Name         | <p>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.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Name of the exchange market for exchanged traded derivatives; or</li> <li>— Name of Central Counterparty (CCP) for Over-The-Counter derivatives where they are cleared through a CCP; or</li> <li>— Name of the contractual counterparty for the other Over-The-Counter derivatives.</li> </ul> |
| C0270 | Counterparty 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 of the counterparty using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported</p>  |
| C0280 | Type of counterparty code | <p>Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP).</p> <p>Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul>   |
| 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 issued 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 shall be reported.</p>  |
| C0300 | Nominated ECAI            | <p>Identify the credit assessment institution (ECAI) giving the external rating, by using the name of the ECAI as published at ESMA website.</p> <p>This item shall 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, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p>   |

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|       |                                 |   |
|-------|---------------------------------|---|
|       |                                 | <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 shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0<br/> 1 — Credit quality step 1<br/> 2 — Credit quality step 2<br/> 3 — Credit quality step 3<br/> 4 — Credit quality step 4<br/> 5 — Credit quality step 5<br/> 6 — Credit quality step 6<br/> 9 — No rating available</p> |
| C0320 | Internal rating                 | Internal rating of assets for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.  |
| C0330 | Counterparty group              | <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         | <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 shall not be reported.</p>  |
| C0350 | Type of counterparty group code | <p>Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI<br/> 9 — None</p>  |
| C0360 | Contract name                   | Name of the derivative contract.  |
| C0370 | Currency                        | Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.).   |
| C0380 | CIC                             | Complementary Identification Code used to classify assets, as set out in Annex — VI CIC Table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.  |

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|       |                            |  |
|-------|----------------------------|--|
| C0390 | Trigger value              | <p>Reference price for futures, strike price for options (for bonds, price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc.</p> <p>Not applicable to CIC D3 — Interest rate and currency swaps. For CIC F1 — Credit default swaps it shall not be completed if not possible.</p> <p>In the case of more than one trigger over time, report the next trigger occurring.</p> <p>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.</p>   |
| C0400 | Unwind trigger of contract | <p>Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used:</p> <p>1 — Bankruptcy of the underlying or reference entity</p> <p>2 — Adverse fall in value of the underlying reference asset</p> <p>3 — Adverse change in credit rating of the underlying assets or entity</p> <p>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</p> <p>5 — Multiple events or a combination of events</p> <p>6 — Other events not covered by the previous options</p> <p>9 — No unwind trigger</p> |
| C0410 | Swap delivered currency    | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).  |
| C0420 | Swap received currency     | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).  |
| C0430 | Maturity date              | Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.  |

**S.08.02 — Derivatives Transactions****General comments:**

This section relates to quarterly and annual submission of information for groups.

The derivatives categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

This template contains an item-by-item list of closed derivatives held directly by the group (i.e. not on a look-through basis), classifiable as asset categories A to F. When a contract is still open but has been reduced in size the closed portion shall be reported.

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Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative or if they are issued by the group. Both derivatives considered as assets or considered as liabilities shall be included.

Closed derivatives are the ones that were open at some point of the reference period (i.e. last quarter if template is submitted quarterly or last year if template is only submitted annually) but were closed before the end of the reporting period.

If there are frequent trades on the same derivative, the derivative can be reported on an aggregated or net basis (indicating only the first and the last trade dates), as long as all the relevant characteristics are common, and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is a financial instrument or other contract with all three of the following characteristics:

- j) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').
- k) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.
- l) It is settled at a future date.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all items requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the closed derivatives net of intra-group transactions held within the scope of group supervision. The reporting shall be made as follows:

— Item 'Legal name of the undertaking — C0010' and 'Identification code of the undertaking — C0020' shall not be reported;

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- The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The closed derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The closed derivatives held by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the closed derivatives held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The closed derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item by undertaking;
- The closed derivatives held by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the closed derivatives, net of intra-group transactions held within the scope of group supervision which must be reported and the other part of the reporting shall include the closed detailed list of the derivatives held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The closed derivatives held by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;

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— The closed derivatives held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

— Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;

— The closed derivatives held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 shall be reported item by item of the closed derivatives held;

— The closed derivatives held by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item of the closed derivatives held by undertaking;

— The closed derivatives held by other related undertakings under method 2 shall not be included.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on positions held**

|       |   |  |
|-------|---|--|
| C0010 | Legal name of the undertaking             | Identify the legal name of the undertaking within the scope of group supervision that holds the derivative.<br><br>This item shall be filled in only when it relates to derivatives held by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method.  |
| C0020 | Identification code of the undertaking    | Identification code by this order of priority if existent:<br>— Legal Entity Identifier (LEI);<br>— Specific code<br>Specific code:<br>— 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;<br>— 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:<br><br>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0030 | Type of code of the ID of the undertaking | Type of ID Code used for the ‘Identification code of the undertaking’ item. One of the options in the following closed list shall be used:<br><br>1 — LEI<br>2 — Specific code   |

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|       | ITEM                    | INSTRUCTIONS   |
|-------|-------------------------|--|
| C0040 | Derivative ID Code      | <p>Derivative ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul>  |
| C0050 | Derivative ID Code type | <p>Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |
| 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Life</li> <li>2 — Non-life:</li> <li>3 — Ring fenced funds</li> <li>4 — Other internal fund</li> <li>5 — Shareholders' funds</li> <li>6 — General</li> </ul> <p>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' shall be used.</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 shall be used to identify the funds in other templates. It shall not be re-used for a different fund.</p>   |

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0080 | Derivatives held in unit linked and index linked contracts   | Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:<br>1– Unit–linked or index–linked<br>2 — Neither unit–linked nor index–linked   |
| C0090 | Instrument underlying the derivative                         | ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported.<br>Identification code of the instrument underlying the derivative using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time<br>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one<br>If the underlying is an index then the code of the index shall be reported.   |
| C0100 | Type of code of asset or liability underlying the derivative | Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list shall be used:<br>1 — ISO/6166 for ISIN<br>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)<br>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 — WKN (Wertpapier Kenn–Nummer, the alphanumeric German identification number)<br>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)<br>6 — BBGID (The Bloomberg Global ID)<br>7 — Reuters RIC (Reuters instrument code)<br>8 — FIGI (Financial Instrument Global Identifier)<br>9 — Other code by members of the Association of National Numbering Agencies<br>99 — Code attributed by the undertaking<br>This item is not reported for derivatives which have as underlying more than one asset or liability. |
| C0110 | Use of derivative  | Describe the use of the derivative (micro / macro hedge, efficient portfolio management).<br>Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability.   |



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|       | ITEM                              | INSTRUCTIONS   |
|-------|-----------------------------------|--|
|       |                                   | <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 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 shall be used:</p> <p>1 — Micro hedge</p> <p>2 — Macro hedge</p> <p>3 — Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios</p> <p>4 — Efficient portfolio management, other than 'Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios'</p>  |
| C0120 | 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.</p> <p>The notional amount refers to the amount that is being hedged / invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date.</p>   |
| C0130 | 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> <p>A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.</p> <p>One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps:</p> <p>1 — Buyer</p> <p>2 — Seller</p> <p>For interest rate swaps one of the options in the following closed list shall be use:</p> |

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|       | ITEM                               | INSTRUCTIONS   |
|-------|------------------------------------|--|
|       |                                    | <p>3 — FX-FL: Deliver fixed-for-floating</p> <p>4 — FX-FX: Deliver fixed-for-fixed</p> <p>5 — FL-FX: Deliver floating-for-fixed</p> <p>6 — FL-FL: Deliver floating-for-floating</p>  |
| C0140 | Premium paid to date               | The payment made (if bought), for options and also up-front and periodical premium amounts paid for swaps, since inception.  |
| C0150 | Premium received to date           | The payment received (if sold), for options and also up-front and periodical premium amounts received for swaps, since inception.  |
| C0160 | Profit and loss to date            | <p>Amount of profit and loss arising from the derivative since inception, realised at the closing/maturing date. Corresponds to the difference between the value (price) at sale date and the value (price) at acquisition date.</p> <p>This amount could be positive (profit) or negative (loss).</p>   |
| C0170 | Number of contracts                | <p>Number of similar derivative contracts reported in the line. For Over-The-Counter derivatives, e.g., one swap contract, 1 shall be reported, if ten swaps with the same characteristics, 10 shall be reported.</p> <p>The number of contracts shall be the ones entered into and that were closed 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.</p> <p>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.   |
| C0200 | Swap outflow amount                | <p>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.</p> <p>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.</p>   |

**▼ B**

|       | ITEM               | INSTRUCTIONS   |
|-------|--------------------|--|
| 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.<br><br>In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported.  |
| C0220 | Initial date       | Identify the ISO 8601 (yyyy-mm-dd) code of the date when obligations under the contract come into effect.<br><br>When various trades occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade.<br><br>In case of novation, the novation date becomes the trade date for that derivative. |
| C0230 | Solvency II value  | ► <b>MI</b> Value of the derivative calculated as defined by article 75 of the Directive 2009/138/EC at the trade (closing or sale) or maturity date. It can be positive, negative or zero. ◀  |

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on derivatives**

|       |                         |  |
|-------|-------------------------|--|
| C0040 | Derivative ID Code      | Derivative ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time  |
| C0050 | Derivative ID Code type | Type of ID Code used for the 'Derivative ID Code' item. One of the options in the following closed list shall be used:<br>1 — ISO/6166 for ISIN<br>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)<br>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)<br>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)<br>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)<br>6 — BBGID (The Bloomberg Global ID)<br>7 — Reuters RIC (Reuters instrument code)<br>8 — FIGI (Financial Instrument Global Identifier)<br>9 — Other code by members of the Association of National Numbering Agencies<br>99 — Code attributed by the undertaking |

▼ **B**

|       | ITEM                            | INSTRUCTIONS   |
|-------|---------------------------------|--|
| C0240 | Counterparty Name               | <p>Name of the counterparty of the derivative. When available, corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Name of the exchange market for exchanged traded derivatives; or</li> <li>— Name of Central Counterparty (CCP) for Over-The-Counter derivatives where they are cleared through a CCP; or</li> </ul> <p>Name of the contractual counterparty for the other Over-The-Counter derivatives.</p> |
| C0250 | Counterparty 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 shall not be reported.</p>   |
| C0260 | Type of counterparty code       | <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul>  |
| C0270 | 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>   |
| C0280 | Counterparty group 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 shall not be reported.</p>   |
| C0290 | Type of counterparty group code | <p>Identification of the code used for the 'Counterparty group Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul>  |
| C0300 | Contract name                   | Name of the derivative contract.   |
| C0310 | Currency                        | Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.).  |

**▼B**

|       | ITEM                       | INSTRUCTIONS  |
|-------|----------------------------|---|
| C0320 | CIC                        | Complementary Identification Code used to classify assets, as set out in Annex — VI CIC table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to.  |
| C0330 | Trigger value              | Reference price for futures, strike price for options (for bonds price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc.<br><br>Not applicable to CIC D3 — Interest rate and currency swaps.<br><br>For CIC F1 — Credit default swaps it shall not be completed if not possible.<br><br>In the case of more than one trigger over time, report the next trigger occurring.<br><br>When the derivative has a range of trigger values, report the set separated by comma ‘,’ if the range is not continuous and report the range separated by ‘-’ if it is continuous.   |
| C0340 | Unwind trigger of contract | Identify the event that causes the unwinding of the contract, out of the regular expiration or term conditions. One of the options in the following closed list shall be used:<br><br>1 — Bankruptcy of the underlying or reference entity<br>2 — Adverse fall in value of the underlying reference asset<br>3 — Adverse change in credit rating of the underlying assets or entity<br>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<br>5 — Multiple events or a combination of events<br>6 — Other events not covered by the previous options<br>9 — No unwind trigger |
| C0350 | Swap delivered currency    | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps and currency and interest rate swaps).   |
| C0360 | Swap received currency     | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps and currency and interest rate swaps).   |
| C0370 | Maturity date              | Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.   |

**S.09.01 — Information on gains / income and losses in the period****General comments:**

This section relates to annual submission of information for groups.

This template contains information on gains / income and losses by asset category (including derivatives). i.e., no item-by-item reporting is required. The asset categories considered in this template are the ones defined in Annex IV — Assets Categories.

**▼ B**

At group level, the template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by other related undertakings shall not be included;

Where method 2 is used exclusively, the reporting shall include the detailed list of the portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies and its subsidiaries and their profitability by asset category. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non-EEA, non-equivalent non-EEA) shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by other related undertakings shall not be included;

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the portfolios (i.e. net of IGT) within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the portfolios held by subsidiaries and their profitability by asset category.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- Gains/ income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported portfolio by portfolio, each by asset category;

**▼ B**

- Gains / income and losses of portfolios held undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by other related undertakings shall not be included;

The second part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- Gains / income and losses of portfolios held by participating insurance and reinsurance undertakings or insurance holding companies or mixed–financial holding companies shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by subsidiaries (EEA, equivalent non –EEA, non–equivalent non–EEA) shall be reported portfolio by portfolio, each by asset category;
- Gains / income and losses of portfolios held by other related undertakings shall not be included.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

|       | ITEM                                   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Legal name of the undertaking          | <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 shall be filled in only when it relates to the return on investment by asset category for assets held by subsidiaries consolidated under deduction and aggregation method.</p> <p>The cell shall be filled in only when it relates to the list portfolio by portfolio of assets, each reported by asset category, held by subsidiaries under method 2.</p> <p>When the cell is filled in, the portfolios held by subsidiaries under method 2 cannot be reconciled with template S.06.02.</p> <p>When the cell is blank, the portfolios held by the group can be reconciled with template S.06.02.</p>   |
| C0020 | Identification code of the undertaking | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:</li> </ul> <p>identification code of the parent undertaking + ISO 3166–1 alpha–2 code of the country of the undertaking + 5 digits</p> |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0030 | Type of code of the ID of the undertaking            | Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>2 — Specific code  |
| C0040 | Asset category                                       | Identify the asset categories present in the portfolio.<br>Use the categories defined in Annex IV — Assets Categories.  |
| C0050 | Portfolio  | Distinction between life, non-life, shareholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used:<br>1 — Life<br>2 — Non-life<br>3 — Ring fenced funds<br>4 — Other internal funds<br>5 — Shareholders' funds<br>6 — General<br><br>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used. |
| C0060 | Asset held in unit linked and index linked contracts | Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:<br>1— Unit-linked or index-linked<br>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.<br><br>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.<br><br>Includes interest received when the asset is sold/ matured or when the coupon is received.<br><br>Applicable to coupon and interest paying assets such as bonds, loans and deposits.   |



▼ **B**

|       | ITEM                        | INSTRUCTIONS  |
|-------|-----------------------------|---|
| 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.<br>Includes also rents received when the asset is sold or matured.<br>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.<br>The gains and losses are calculated as the difference between selling or maturity value and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).<br>The net value can be positive, negative or zero.<br>► <b>M1</b> This calculation should be performed without interests accrued. ◀  |
| C0110 | Unrealised gains and losses | Unrealised gains and losses resulting from assets not sold nor matured during the reporting period.<br>The unrealised gains and losses are calculated as the difference between the value according to Article 75 of Directive 2009/138/EC at the end of the reporting year end and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).<br>The net value can be positive, negative or zero.<br>► <b>M1</b> This calculation should be performed without interests accrued. ◀ |

**S.10.01 — Securities lending and repos****General comments:**

This section relates to annual submission of information for groups.

This template contains an item-by-item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, which include also the liquidity swaps referred to in Article 309 (2)(f) of the Delegated Regulation (EU) 2015/35.

It shall be reported only when the value of the underlying securities on and off balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5 % of the total investments as reported in C0010/R0070 and C0010/R0220 of template S.02.01. when method 1 as defined in Article 230 of Directive 2009/138/EC is used exclusively. When method 1 is used in combination with method 2 as defined in Article 233 of Directive 2009/138/EC or method 2 is used exclusively the ratio needs to be adjusted in order to capture the items of all entities included in the scope of template S.06.02.

All contracts that are on the balance sheet or off balance sheet shall be reported. The information shall include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll-over strategy, where they substantially are the same transaction, only open positions shall be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

**▼ B**

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

Each repo and securities lending contract shall be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part then the contract needs to be unbundled unless is stated otherwise in the instructions.

The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the repos and securities lending contracts net of intra-group transactions held within the scope of group supervision. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and its subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item;
- The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

**▼ B**

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the repos and securities lending contracts, net of intra-group transactions, held within the scope of group supervision which must be reported and the other part of the reporting shall include the detailed list of the repos and securities lending contracts held by the participating undertakings, the insurance holding companies or mixed-financial holding companies and its subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies shall be reported item by item;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35 shall be reported item by item;
- The repurchase agreements and securities lending contracts held by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by participating insurance and reinsurance undertakings or insurance holding companies or mixed-financial holding companies under method 2 shall be reported item by item;
- The repurchase agreements and securities lending contracts held directly (i.e. not on a look-through basis) by insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries under method 2 (European Economic Area, equivalent non-European Economic Area and non-equivalent non-European Economic Area) shall be reported item by item;
- The repurchase agreements and securities lending contracts held by other related undertakings under method 2 shall not be included.

|       | ITEM                          | INSTRUCTIONS  |
|-------|-------------------------------|---|
| C0010 | Legal name of the undertaking | Identify the legal name of the undertaking within the scope of group supervision that holds the repo and securities lending.<br><br>This item shall be filled in only when it relates to the repos and securities lending contracts held by participating undertakings, insurance holding companies or mixed-financial holding companies and subsidiaries under deduction and aggregation method. |

▼ **B**

|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/> identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Life</li> <li>2 — Non-life:</li> <li>3 — Ring fenced funds</li> <li>4 — Other internal fund</li> <li>5 — Shareholders' funds</li> <li>6 — General</li> </ul> <p>The split is not mandatory, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split 'general' must be used.</p> <p>For assets held off-balance sheet this item shall 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 shall be used to identify the funds in other templates. It shall not be re-used for a different fund.</p>   |
| C0060 | Asset category                            | <p>Identify the asset categories of the underlying asset lent/provided as part of a securities lending transactions or repurchase agreements).</p> <p>Use the categories defined in Annex IV — Assets Categories of this Regulation.</p>  |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0070 | Counterparty Name                                    | Name of the counterparty of the contract.<br>When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.  |
| C0080 | Counterparty code                                    | Identification code of the counterparty using the Legal Entity Identifier (LEI) if available.<br>If none is available, this item shall not be reported.  |
| C0090 | Type of counterparty code                            | Identification of the code used for the 'Counterparty Code' item. One of the options in the following closed list shall be used:<br>1 — LEI<br>9 — None  |
| C0100 | Counterparty asset category                          | Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements.<br>Use the asset categories defined in Annex IV — Assets Categories of this Regulation.  |
| C0110 | Asset held in unit-linked and index-linked contracts | Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list shall be used:<br>1 — Unit-linked or index-linked<br>2 — Neither unit-linked nor index-linked  |
| C0120 | Position in the contract                             | Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list shall be used:<br>1 — Buyer in a repo<br>2 — Seller in a repo<br>3 — Lender in a securities lending<br>4 — Borrower in a securities lending   |
| C0130 | Near leg amount                                      | Represents the following amounts:<br>— Buyer in a repo: amount received at the contract inception<br>— Seller in a repo: amount ceded at the contract inception<br>— Lender in a securities lending: amount received as guarantee at the contract inception<br>— Borrower in a securities lending: amount or market value of the securities received at the contract inception |

**▼ B**

|       | ITEM              | INSTRUCTIONS  |
|-------|-------------------|---|
| C0140 | Far leg amount    | This item is only applicable for repos and represents the following amounts:<br>— Buyer in a repo: amount ceded at the contract maturity<br>— 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.<br><br>An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled.<br><br>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.<br><br>Value of the repo or securities lending contract, following Article 75 of Directive 2009/138/EC rules for valuation of contracts.<br><br>This value can be positive, negative or zero.   |

**S.11.01 — Assets held as collateral****General comments:**

This section relates to annual submission of information for groups.

This template contains an item-by-item list of off-balance sheet assets held as collateral for covering balance sheet.

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement shall be reported.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset held as collateral shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset held as collateral shall be reported separately, with one row for each asset, filling in all variables requested in that table.

**▼ B**

All items except items ‘Type of asset for which the collateral is held’ (C0140), ‘Name of the counterparty pledging the collateral’ (C0060) and ‘Name of the group of the counterparty pledging the collateral’ (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories referred to in this template are the ones defined in Annex IV — Assets Categories of this Regulation and references to CIC codes refer to Annex VI — CIC table of this Regulation.

The template is applicable for method 1 (Accounting consolidation-based method), method 2 (Deduction and aggregation method) and a combination of methods 1 and 2.

Where method 1 is used exclusively, the reporting shall reflect the consolidated position of the assets held as collateral within the scope of group supervision net of intra-group transactions. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;

**▼ M1**

- 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 shall be reported item by item;
- The assets held directly (i.e. not on a look-through basis) as collateral by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) in of Delegated Regulation (EU) 2015/35 shall be reported item by item;

**▼ B**

- The assets held as collateral by other related undertakings shall not be included.

Where method 2 is used exclusively, the reporting shall include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies and subsidiaries, regardless of the proportional share used. The reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;

**▼ M1**

- 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 shall be reported item by item;
- 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) shall be reported item by item by undertaking;

**▼ B**

- The assets held as collateral by other related undertakings shall not be included.

Where a combination of methods 1 and 2 is used, one part of the reporting shall reflect the consolidated position of the assets held as collateral within the scope of group supervision, net of intra-group transactions, which must be reported and the other part of the reporting shall include the detailed list of the assets held as collateral by the participating undertakings, the insurance holding companies or mixed-financial holding companies and subsidiaries, regardless of the proportional share used.

The first part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall not be reported;

**▼ M1**

- 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 shall be reported item by item;
- The assets held directly (i.e. not on a look-through basis) as collateral by undertakings consolidated in accordance with Article 335, paragraph 1, (a), (b) and (c) in of Delegated Regulation (EU) 2015/35 shall be reported item by item;

**▼ B**

- The assets held as collateral by other related undertakings shall not be included.

The second part of the reporting shall be made as follows:

- Item ‘Legal name of the undertaking — C0010’ and ‘Identification code of the undertaking — C0020’ shall be reported;

**▼ M1**

- 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 shall be reported item by item;
- 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) shall be reported item by item by undertaking;

**▼ B**

- The assets held as collateral by other related undertakings under method 2 shall not be included.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Information on positions held**

|       |                               |   |
|-------|-------------------------------|---|
| C0010 | Legal name of the undertaking | Identify the legal name of the undertaking within the scope of group supervision that holds the asset as collateral.<br><br>This item shall be filled in only when it relates to assets held as collateral by participating undertakings, insurance holding companies, mixed-financial holding companies and subsidiaries under deduction and aggregation method. |
|-------|-------------------------------|---|



**▼ B**

|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0040 | Asset ID Code                             | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> <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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> </ul>   |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>► <b>M1</b> When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 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 | Name of the counterparty pledging the collateral              | <p>The name of the counterpart that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</p> <p>When the assets on the balance sheet for which the collateral is held are loans on policies, 'Policyholder' shall be reported.</p>   |
| C0070 | Name of the group of the counterparty pledging the collateral | <p>Identify the economic group of the counterpart pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.</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>► <b>M1</b> 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 shall be reported separately in as many rows as needed in order to properly identify all countries of custody.</p> <p>This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 71, CIC 75 and for CIC 95 — Plant and equipment (for own use) for the same reason.</p> <p>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 shall not be reported if item Par amount (C0100) is reported.</p>   |
| C0100 | Par amount  | <p>► <b>M1</b> 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 shall not be reported if item Quantity (C0090) is reported. ◀</p>  |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0110 | Valuation method                               | <p>Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:</p> <p>1 — quoted market price in active markets for the same assets</p> <p>2 — quoted market price in active markets for similar assets</p> <p>3 — alternative valuation methods:</p> <p>4 — adjusted equity methods (applicable for the valuation of participations)</p> <p>5 — IFRS equity methods (applicable for the valuation of participations)</p> <p>6 — Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35</p>   |
| C0120 | Total amount                                   | <p>► <b>M1</b> Value calculated as defined by article 75 of the Directive 2009/138/EC, which corresponds to:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant;</li> <li>— Solvency II value of the asset for assets classifiable under asset categories 71 and 9. ◀</li> </ul> |
| C0130 | Accrued interest                               | <p>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.</p>  |
| C0140 | Type of asset for which the collateral is held | <p>Identify the type of asset for which the collateral is held.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Government bonds</p> <p>2 — Corporate bonds</p> <p>3 — Equities</p> <p>4 — Collective Investment Undertakings</p> <p>5 — Structured notes</p> <p>6 — Collateralised securities</p> <p>7 — Cash and deposits</p> <p>8 — Mortgages and loans</p> <p>9 — Properties</p> <p>0 — Other investments (including receivables)</p> <p>X — Derivatives</p>   |

**▼ B**

|                              | ITEM               | INSTRUCTIONS   |
|------------------------------|--------------------|--|
| <b>Information on assets</b> |                    |  |
| C0040                        | Asset ID Code      | <p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> </ul> <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 shall be used:</p> <ol style="list-style-type: none"> <li>1 — ISO/6166 for ISIN</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ol> <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 shall refer to option 9 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: '9/1'.</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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line.</li> </ul>  |

**▼ B**

|       | ITEM                | INSTRUCTIONS  |
|-------|---------------------|---|
|       |                     | <ul style="list-style-type: none"> <li>— 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.</li> <li>— 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.</li> </ul>   |
| C0160 | Issuer Name         | <p>Name of the issuer, defined as 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer name is the name of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity</li> <li>— Regarding CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain 'Loans to AMSB members' or 'Loans to other natural persons', according to its nature, as those assets are not required to be individualised;</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> </ul> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p> |
| C0170 | Issuer Code         | <p>Identification code of the issuer code using the Legal Entity Identifier (LEI) if available.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer code is the code of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p>  |
| C0180 | Type of issuer code | <p>Identification of the code used for the 'Issuer Code' item. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p>  |

▼ **B**

|       | ITEM              | INSTRUCTIONS   |
|-------|-------------------|--|
|       |                   | <p>9 — None</p> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</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 reference of the NACE code identifying the Section shall be used as a minimum for identifying sectors (e.g. 'A' or 'A111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class shall be used (e.g. 'K6411').</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer sector is the sector of the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> <li>— This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</li> </ul> |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> </ul> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</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>   |

▼ B

|       | ITEM                      | INSTRUCTIONS  |
|-------|---------------------------|---|
|       |                           | <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the group relation relates to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower;</li> <li>— This item is not applicable for CIC category 8 — Mortgages and Loans (for mortgages and loans to natural persons)</li> </ul> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>   |
| C0220 | Type of issuer group code | <p>Identification of the code used for the 'Issuer Group Code' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>9 — None</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property.</p>  |
| C0230 | Issuer Country            | <p>ISO 3166-1 alpha-2 code of the country of localisation of the issuer. The localisation of the issuer is assessed by the address of the entity issuing the asset.</p> <p>The following shall be considered:</p> <ul style="list-style-type: none"> <li>— Regarding CIC category 4 — Collective Investments Undertakings, the issuer country is the country is relative to the fund manager;</li> <li>— Regarding CIC category 7 — Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity</li> <li>— Regarding CIC 8 — Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;</li> <li>— This item is not applicable for CIC 71, CIC 75 and CIC category 9 — Property;</li> </ul> <p>This item is not applicable to CIC category 8 — Mortgages and Loans, when relating to mortgage and loans to natural persons.</p> <p>One of the options shall be used:</p> <ul style="list-style-type: none"> <li>— ISO 3166-1 alpha-2 code</li> <li>— XA: Supranational issuers</li> <li>— EU: European Union Institutions</li> </ul> |
| C0240 | Currency                  | <p>Identify the ISO 4217 alphabetic code of the currency of the issue.</p> <p>The following shall be considered:</p>  |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <ul style="list-style-type: none"> <li>— 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.</li> <li>— 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.</li> </ul>  |
| C0250 | CIC   | Complementary Identification Code used to classify assets, as set out in Annex VI — CIC table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to.  |
| C0260 | Unit price                                      | <p>Unit price of the asset, if relevant.</p> <p>This item shall 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 | <p>► <b>MI</b> Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.</p> <p>This item shall 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.</p> <p>This item shall not be reported if item Unit Solvency II price (C0260) is reported. ◀</p>   |
| 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 shall be considered:</p> <ul style="list-style-type: none"> <li>— For perpetual securities use ‘9999-12-31’</li> <li>— For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported.</li> </ul> |

**S.15.01 — Description of the guarantees of variable annuities****General comments:**

This section relates to annual submission of information for groups.

This template shall only be reported by groups in relation to the direct business and only for those entities outside the EEA that have variable annuities portfolios.

Variable annuities are unit-linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non-life company for the variable annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.



**▼ B**

|       | ITEM                                      | INSTRUCTIONS   |
|-------|---|--|
| C0010 | Legal name of the undertaking             | Identify the legal name of non-EEA undertaking selling the product.  |
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <p>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> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0040 | Product ID code                           | <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time).</p>  |
| C0050 | Product denomination                      | Commercial name of product (undertaking-specific)  |
| C0060 | Description of the product                | General qualitative description of the product. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.  |
| C0070 | Initial date of guarantee                 | The ISO 8601 (yyyy-mm-dd) code of the initial date of the cover.   |
| C0080 | Final date of guarantee                   | The ISO 8601 (yyyy-mm-dd) code of the final date of the cover.   |
| C0090 | Type of guarantee                         | <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Guaranteed minimum death benefit</li> <li>2 — Guaranteed minimum accumulation benefit</li> <li>3 — Guaranteed minimum income benefit</li> <li>4 — Guaranteed minimum withdrawal benefits</li> <li>9 — Other</li> </ul>  |
| C0100 | Guaranteed level                          | Indicate the level of the guaranteed benefit in percentage (as a decimal).   |

**▼ B**

|       | ITEM                         | INSTRUCTIONS  |
|-------|------------------------------|---|
| C0110 | Description of the guarantee | <p>General description of the guarantees.</p> <p>This shall include at least the capital accumulation mechanisms (e.g. roll-up, ratchet, step-up, reset), its frequency (infra-annual, annual, x-yearly), the base for computation of guaranteed levels (e.g. premium paid, premium paid net of expenses and/or withdrawals and/or paid-ups, premium increased by the capital accumulation mechanism), the guaranteed conversion factor, other general information about how the guarantee works.</p> |

**S.15.02 — Hedging of guarantees of variable annuities****General comments:**

This section relates to annual submission of information for groups.

This template shall only be reported by groups in relation to the direct business and only for those entities outside the EEA that have variable annuities portfolios.

Variable annuities are unit-linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.

If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non-life company for the Variable Annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.

|       | ITEM                                      | INSTRUCTIONS   |
|-------|---|--|
| C0010 | Legal name of the undertaking             | Identify the legal name of non-EEA undertaking selling the product.  |
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <p>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> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |

**▼ B**

|       | ITEM                 | INSTRUCTIONS  |
|-------|----------------------|---|
| C0040 | Product ID code      | <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p>  |
| C0050 | Product denomination | Commercial name of product (undertaking-specific)   |
| C0060 | Type of hedging      | <p>The following closed list shall be used:</p> <p>1 — No hedging<br/>2 — Dynamic hedging<br/>3 — Static hedging<br/>4 — Ad hoc hedging</p> <p>Dynamic hedging is frequently rebalanced; static hedging is made of 'standard' derivatives but not frequently rebalanced; ad hoc hedging is made of financial products structured for the specific purpose of hedging those liabilities.</p> |
| C0070 | Delta hedged         | <p>The following closed list shall be used:</p> <p>1 — Delta hedged<br/>2 — Delta not hedged<br/>3 — Delta partially hedged<br/>4 — Guarantee not sensitive to delta.</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>                                 |
| C0080 | Rho hedged           | <p>The following closed list shall be used:</p> <p>1 — Rho hedged<br/>2 — Rho not hedged<br/>3 — Rho partially hedged<br/>4 — Guarantee not sensitive to rho.</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>   |
| C0090 | Gamma hedged         | <p>The following closed list shall be used:</p> <p>1 — Gamma hedged<br/>2 — Gamma not hedged<br/>3 — Gamma partially hedged<br/>4 — Guarantee not sensitive to gamma</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>                                  |

**▼ B**

|       | ITEM                            | INSTRUCTIONS   |
|-------|---------------------------------|--|
| C0100 | Vega hedged                     | <p>The following closed list shall be used:</p> <p>1 — Vega hedged<br/> 2 — Vega not hedged<br/> 3 — Vega partially hedged<br/> 4 — Guarantee not sensitive to vega</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>  |
| C0110 | FX hedged                       | <p>The following closed list shall be used:</p> <p>1 — FX hedged<br/> 2 — FX not hedged<br/> 3 — FX partially hedged<br/> 4 — Guarantee not sensitive to FX</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>  |
| C0120 | Other hedged risks              | If other risks are hedged specify their names  |
| C0130 | Economic result without hedging | <p>The ‘economic result’ that the guarantee of the policies has generated during the reporting year if there is no hedging strategy in place, or would have generated without it if there is one in place.</p> <p>It shall be equal to:</p> <p>+ written premium/fees for the guarantee, minus<br/> – expenses incurred to the guarantee, minus<br/> – claims due to the guarantee, minus<br/> – variation of guarantee technical provisions.</p>                          |
| C0140 | Economic result with hedging    | <p>The ‘economic result’ that the guarantee of the policies has generated during the reporting year considering the result of the hedging strategy. Where hedging is performed for a portfolio of products, for instance in cases where hedge instruments may not be allocated to specific products, the undertaking shall allocate the effect of hedging to the different products using the weight of each product in the ‘Economic result without hedging’ (C0110).</p> |



### S.22.01 — Impact of long term guarantees measures and transitionals

#### General comments:

This section relates to annual submission of information for groups.

This template is relevant when at least one long term guarantee measure or transitional is used by any undertaking within the scope of group supervision.

This template shall reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a step-by-step approach should be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be reported positive if they increase the amount of the item being reported and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values shall be reported).

The amounts reported in this template shall be net of Intra Group Transactions.

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions                            | Total amount of technical provisions including long term guarantee measures and transitional measures   |
| C0020/R0010 | Without transitional on technical provisions — Technical Provisions                          | Total amount of technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0010 | Impact of transitional on technical provisions — Technical provisions                        | Amount of the adjustment to the technical provisions due to the application of the transitional deduction to technical provisions.<br>It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.   |
| C0040/R0010 | Without transitional on interest rate — Technical Provisions                                 | Total amount of technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment.  |
| C0050/R0010 | Impact of transitional on interest rate — Technical provisions                               | Amount of the adjustment to the technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br>It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures. |
| C0060/R0010 | Without volatility adjustment and without other transitional measures — Technical Provisions | Total amount of technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0070/R0010 | Impact of volatility adjustment set to zero — Technical provisions            | Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0010 | Without matching adjustment and without all the others — Technical Provisions | Total amount of technical provisions without any LTG measure.   |
| C0090/R0010 | Impact of matching adjustment set to zero — Technical Provisions              | Amount of the adjustment to the technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0010 | Impact of all LTG measures and transitionals — Technical Provisions           | Amount of the adjustment to the technical provisions due to the application of the LTG measures and transitionals.  |
| C0010/R0020 | Amount with LTG measures and transitionals — Basic own funds                  | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0020 | Without transitional on technical provisions — Basic own funds                | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds              | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0020 | Without transitional on interest rate — Basic own funds                       | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0020 | Impact of transitional on interest rate — Basic own funds                     | Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.                     |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| C0060/R0020 | Without volatility adjustment and without other transitional measures — Basic own funds              | Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0020 | Impact of volatility adjustment set to zero — Basic own funds  | Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0020 | Without matching adjustment and without all the others — Basic own funds                             | Total amount of basic own funds calculated considering technical provisions without any LTG measure.   |
| C0090/R0020 | Impact of matching adjustment set to zero — Basic own funds  | Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the basic own funds considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0020 | Impact of all LTG measures and transitionals — Basic own funds                                       | Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.  |
| C0010/R0030 | Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities     | Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.   |
| C0020/R0030 | Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities   | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0030 | Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0040/R0030 | Without transitional on interest rate — Basic own funds — Excess of assets over liabilities                                 | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0050/R0030 | Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities                               | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the excess of assets over liabilities calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.  |
| C0060/R0030 | Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0030 | Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities                           | Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the excess of assets over liabilities considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020 and C0040.  |
| C0080/R0030 | Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities                | Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure.   |
| C0090/R0030 | Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities                             | Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the excess of assets over liabilities considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the excess of assets over liabilities considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0030 | Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities                          | Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.  |



▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0010/R0040 | Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                            | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0040 | Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                          | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0040 | Impact of transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                        | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional deduction to technical provisions.<br>It shall be the difference between the restricted own funds due to ring-fencing calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.  |
| C0040/R0040 | Without transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                                 | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0040 | Impact of transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                               | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br>It shall be the difference between the restricted own funds due to ring-fencing calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.  |
| C0060/R0040 | Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0040 | Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio                           | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br>It shall be the difference between the restricted own funds due to ring-fencing considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the restricted own funds due to ring-fencing considering technical provisions reported under C0010, C0020 and C0040. |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0080/R0040 | Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without any LTG measure.   |
| C0090/R0040 | Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio              | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the restricted own funds due to ring-fencing considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the restricted own funds due to ring-fencing considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0040 | Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio           | Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the LTG measures and transitionals.  |
| C0010/R0050 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR  | Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.   |
| C0020/R0050 | Without transitional on technical provisions — Eligible own funds to meet SCR  | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |
| C0030/R0050 | Impact of transitional on technical provisions — Eligible own funds to meet SCR  | Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0050 | Without transitional on interest rate — Eligible own funds to meet SCR   | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0050/R0050 | Impact of transitional on interest rate — Eligible own funds to meet SCR                               | <p>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.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.</p>  |
| C0060/R0050 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.   |
| C0070/R0050 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR                           | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020 and C0040.</p>   |
| C0080/R0050 | Without matching adjustment and without all the others — Eligible own funds to meet SCR                | Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.   |
| C0090/R0050 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR                             | <p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions reported under C0010, C0020, C0040 and C0060.</p> |
| 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.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0010/R0060 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1                            | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0060 | Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 1                          | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0060 | Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 1                        | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0060 | Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1                                 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0060 | Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1                               | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures. |
| C0060/R0060 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0060 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1                           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
|             |  | It shall be the difference between the eligible own funds to meet SCR–Tier 1 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0060 | Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.  |
| C0090/R0060 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1              | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 1 considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0060 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.   |
| C0010/R0070 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2             | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0070 | Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2           | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0070 | Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2         | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions.   |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
|             |   | It shall be the difference between the eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.  |
| C0040/R0070 | Without transitional on interest rate — Eligible own funds to meet SCR-Tier 2                                 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0070 | Impact of transitional on interest rate — Eligible own funds to meet SCR-Tier 2                               | Amount of the adjustment to the eligible own funds to meet SCR-Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0070 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR-Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0070 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR-Tier 2                           | Amount of the adjustment to the eligible own funds to meet SCR-Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR-Tier 2 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR-Tier 2 considering technical provisions reported under C0010, C0020 and C0040. |
| C0080/R0070 | Without matching adjustment and without all the others — Eligible own funds to meet SCR-Tier 2                | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without any LTG measure.  |
| C0090/R0070 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR-Tier 2                             | Amount of the adjustment to the eligible own funds to meet SCR-Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
|             |  | It shall be the difference between the eligible own funds to meet SCR-Tier 2 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR-Tier 2 considering technical provisions reported under C0010, C0020, C0040 and C0060.   |
| C0100/R0070 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR-Tier 2   | Amount of the adjustment to the eligible own funds to meet SCR-Tier 2 due to the application of the LTG measures and transitionals.   |
| C0010/R0080 | Amount with LTG measures and transitionals — Eligible own funds to meet SCR-Tier 3     | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.  |
| C0020/R0080 | Without transitional on technical provisions — Eligible own funds to meet SCR-Tier 3   | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0030/R0080 | Impact of transitional on technical provisions — Eligible own funds to meet SCR-Tier 3 | Amount of the adjustment to the eligible own funds to meet SCR-Tier 3 due to the application of the transitional deduction to technical provisions.<br><br>It shall be the difference between the eligible own funds to meet SCR-Tier 3 calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0080 | Without transitional on interest rate — Eligible own funds to meet SCR-Tier 3          | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0080 | Impact of transitional on interest rate — Eligible own funds to meet SCR-Tier 3        | Amount of the adjustment to the eligible own funds to meet SCR-Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the eligible own funds to meet SCR-Tier 3 calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures. |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| C0060/R0080 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 3 | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0080 | Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3                           | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0080 | Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 3                | Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without any LTG measure.  |
| C0090/R0080 | Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 3                             | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR–Tier 3 considering technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0080 | Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3                          | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals.   |
| C0010/R0090 | Amount with LTG measures and transitionals — SCR  | Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures   |
| C0020/R0090 | Without transitional on technical provisions — SCR  | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br><br>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.   |
| C0040/R0090 | Without transitional on interest rate — SCR                                 | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.   |
| C0050/R0090 | Impact of transitional on interest rate — SCR                               | Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.<br><br>It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.   |
| C0060/R0090 | Without volatility adjustment and without other transitional measures — SCR | Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  |
| C0070/R0090 | Impact of volatility adjustment set to zero — SCR                           | Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.<br><br>It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020 and C0040.   |
| C0080/R0090 | Without matching adjustment and without all the others — SCR                | Total amount of SCR calculated considering Technical provisions without any LTG measure.  |
| C0090/R0090 | Impact of matching adjustment set to zero — SCR                             | Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.<br><br>It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions reported under C0010, C0020, C0040 and C0060. |

**▼B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| C0100/R0090 | Impact of all LTG measures and transitionals — SCR | Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals. |

**S.23.01 — Own Funds****General comments:**

This section relates to opening, quarterly and annual submission for groups.

The template is applicable under all three calculation methods for group solvency capital requirement. Since most of the items are applicable to the part of the group that is covered by method 1, the items applicable when Deduction and Aggregation is used, exclusively or in combination with method 1, are clearly identified in the instructions.

|  | ITEM | INSTRUCTIONS |
|--|------|--------------|
|--|------|--------------|

**Basic own funds before deduction for participations in other financial sector**

|             |  |  |
|-------------|--|--|
| R0010/C0010 | Ordinary share capital (gross of own shares) — total   | This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the group that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation. |
| R0010/C0020 | Ordinary share capital (gross of own shares) — tier 1 unrestricted                               | This is the amount of paid up ordinary share capital that meets unrestricted Tier 1– criteria.   |
| R0010/C0040 | Ordinary share capital (gross of own shares) — tier 2  | This is the amount of called up ordinary share capital that meets the criteria for Tier 2.   |
| R0020/C0010 | Non–available called but not paid in ordinary share capital at group level — total               | This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0020/C0020 | Non–available called but not paid in ordinary share capital at group level — tier 1 unrestricted | This is the total amount of called but not paid in ordinary share capital which is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meets tier 1 unrestricted criteria.   |
| R0020/C0040 | Non–available called but not paid in ordinary share capital at group level –tier 2               | This is the amount of called but not paid in ordinary share capital which is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC which meets the criteria for Tier 2.   |
| R0030/C0010 | Share premium account related to ordinary share capital — total                                  | The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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 undertakings — tier 1 unrestricted | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted.          |
| R0040/C0040 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2              | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.                               |
| R0050/C0010 | Subordinated mutual member accounts — total   | This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.  |
| R0050/C0030 | Subordinated mutual member accounts — tier 1 restricted   | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.   |
| R0050/C0040 | Subordinated mutual member accounts — tier 2  | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.  |
| R0050/C0050 | Subordinated mutual member accounts — tier 3  | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.  |
| R0060/C0010 | Non-available subordinated mutual member accounts at group level — total  | This is the total amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0060/C0030 | Non-available subordinated mutual member accounts at group level — tier 1 restricted | This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted. |
| R0060/C0040 | Non-available subordinated mutual member accounts at group level — tier 2            | This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.        |
| R0060/C0050 | Non-available subordinated mutual member accounts at group level — tier 3            | This is the amount of subordinated mutual member accounts which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.        |
| R0070/C0010 | Surplus funds — total  | This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.   |
| R0070/C0020 | Surplus funds — tier 1 unrestricted  | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1 unrestricted items.  |
| R0080/C0010 | Non-available surplus funds at group level) –total                                   | This is the total amount of surplus funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.  |
| R0080/C0020 | Non-available surplus funds at group level) — tier 1 unrestricted                    | This is the amount of surplus funds that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items.            |
| R0090/C0010 | Preference shares — total  | This is the total amount of preference shares issued that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.  |
| R0090/C0030 | Preference shares — tier 1 restricted  | This is the amount of the preference shares issued that meet the criteria for Tier 1 restricted.   |
| R0090/C0040 | Preference shares — tier 2   | This is the amount of the preference shares issued that meet the criteria for Tier 2.  |
| R0090/C0050 | Preference shares — tier 3   | This is the amount of the preference shares issued that meet the criteria for Tier 3.  |
| R0100/C0010 | Non-available preference shares at group level — total                               | This is the total amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.  |
| R0100/C0030 | Non-available preference shares at group level — tier 1 Restricted                   | This is the amount of preference shares which are deemed non — available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meet the criteria for Tier 1 restricted items.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0100/C0040 | Non-available preference shares at group level — tier 2   | This is the amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meet the criteria for Tier 2.  |
| R0100/C0050 | Non-available preference shares at group level — tier 3   | This is the amount of preference shares which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meet the criteria for Tier 3.  |
| R0110/C0010 | Share premium account related to preference shares — total  | The total share premium account related to preference shares capital that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.   |
| R0110/C0030 | Share premium account related to preference shares — tier 1 restricted                              | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.   |
| R0110/C0040 | Share premium account related to preference shares — tier 2   | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.   |
| R0110/C0050 | Share premium account related to preference shares — tier 3   | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.   |
| R0120/C0010 | Non-available share premium account related to preference shares at group level — total             | This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0120/C0030 | Non-available share premium account related to preference shares at group level — tier 1 restricted | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meets the criteria for Tier 1 restricted items.                          |
| R0120/C0040 | Non-available share premium account related to preference shares at group level — tier 2            | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meets the criteria for Tier 2.   |
| R0120/C0050 | Non-available share premium account related to preference shares at group level — tier 3            | This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC and which meets the criteria for Tier 3.   |
| R0130/C0010 | Reconciliation reserve — total  | The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC. |

▼B

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0130/C0020 | Reconciliation — tier 1 unrestricted   | The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC. |
| R0140/C0010 | Subordinated liabilities — total   | This is the total amount of subordinated liabilities.   |
| R0140/C0030 | Subordinated liabilities — tier 1 restricted   | This is the amount of subordinated liabilities that meet the criteria for Tier 1 restricted items.  |
| R0140/C0040 | Subordinated liabilities — tier 2  | This is the amount of subordinated liabilities that meet the criteria for Tier 2.   |
| R0140/C0050 | Subordinated liabilities — tier 3  | This is the amount of subordinated liabilities that meet the criteria for Tier 3.   |
| R0150/C0010 | Non-available subordinated liabilities at group level — total                                | This is the total amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0150/C0030 | Non-available subordinated liabilities at group level — tier 1 restricted                    | This is the amount of subordinate liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items.   |
| R0150/C0040 | Non-available subordinated liabilities at group level — tier 2                               | This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.   |
| R0150/C0050 | Non-available subordinated liabilities at group level — tier 3                               | This is the amount of subordinated liabilities that are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.   |
| R0160/C0010 | An amount equal to the value of net deferred tax assets — total                              | This is the total amount of net deferred tax assets.  |
| R0160/C0050 | An amount equal to the value of net deferred tax assets — tier 3                             | This is the amount of net deferred tax assets that meet the tier 3 classification criteria.   |
| R0170/C0010 | An amount equal to the value of net deferred tax assets non available at group level –total  | This is the total amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0170/C0050 | An amount equal to the value of net deferred tax assets non available at group level –Tier 3 | This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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 Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0190/C0020 | Non-available own funds related to other own funds items approved by supervisory authority — tier 1 unrestricted items  | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted items. |
| R0190/C0030 | Non-available own funds related to other own funds items approved by supervisory authority — tier 1 restricted items    | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted items.   |
| R0190/C0040 | Non-available own funds related to other own funds items approved by supervisory authority — tier 2                     | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.                    |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0190/C0050 | Non-available own funds related to other own funds items approved by supervisory authority — tier 3       | This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0200/C0010 | Minority interests at group level (if not reported as part of another own fund item)– total               | This is the total of minority interests in the group being reported upon. This row shall be reported if minority interests have not been already included in other items of basic own fund ('BOF') (i.e. minority interests shall not be counted twice).             |
| R0200/C0020 | Minority interests at group level (if not reported as part of another own fund item)– tier 1 unrestricted | The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 unrestricted items.  |
| R0200/C0030 | Minority interests at group level (if not reported as part of another own fund item)– tier 1 restricted   | The amount of minority interests in the group being reported upon that meet the criteria for Tier 1 restricted items.  |
| R0200/C0040 | Minority interests at group level (if not reported as part of another own fund item)– tier 2              | The amount of minority interests in the group being reported upon that meet the criteria for Tier 2.   |
| R0200/C0050 | Minority interests at group level (if not reported as part of another own fund item)– tier 3              | The amount of minority interests in the group being reported upon that meet the criteria for Tier 3.   |
| R0210/C0010 | Non available minority interests at group level — total   | This is the total amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.   |
| R0210/C0020 | Non available minority interests at group level — tier 1 unrestricted                                     | This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted.  |
| R0210/C0030 | Non available minority interests at group level — tier 1 restricted                                       | This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted.  |
| R0210/C0040 | Non available minority interests at group level — tier 2  | This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.   |
| R0210/C0050 | Non available minority interests at group level — tier 3  | This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.   |



**▼ B**

|  | ITEM   | INSTRUCTIONS  |
|--|--|---|
| <b>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</b> |  |   |
| R0220/C0010  | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total | <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"> <li>i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</li> <li>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities.</li> </ul> <p>Subordinated liabilities which do not count as basic own funds shall not be reported here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p> |

**Deductions**

|             |   |  |
|-------------|---|--|
| R0230/C0010 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — total               | <p>This is the total deduction for participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities.</p>   |
| R0230/C0020 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 1 unrestricted | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC (to be showed separately in the row R0240).</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 unrestricted items.</p> |
| R0230/C0030 | Deductions for in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 1 restricted                  | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p>   |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
|             |  | Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 restricted items.  |
| R0230/C0040 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — tier 2 | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2.</p> |

**▼ M1**

|             |  |  |
|-------------|--|--|
| R0230/C0050 | Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities — Tier 3 | <p>This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC.</p> <p>Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — Tier 3.</p> |
|-------------|--|--|

**▼ B**

|             |  |  |
|-------------|--|--|
| R0240/C0010 | whereof deducted according to art 228 of the Directive 2009/138/EC– total                | This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — total                  |
| R0240/C0020 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 unrestricted | This is the value of participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 1 unrestricted |
| R0240/C0030 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 1 restricted   | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 1 restricted            |
| R0240/C0040 | whereof deducted according to art 228 of the Directive 2009/138/EC — tier 2              | This is the value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of the value reported in row R0230 — tier 2                       |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0250/C0010 | Deductions for participations where there is non-availability of information (Article 229) — total                          | This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC.                 |
| R0250/C0020 | Deductions for participations where there is non-availability of information (Article 229) — tier 1 unrestricted            | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 unrestricted. |
| R0250/C0030 | Deductions for participations where there is non-availability of information (Article 229) — tier 1 restricted              | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC — tier 1 restricted.   |
| R0250/C0040 | Deductions for participations where there is non-availability of information (Article 229) — tier 2                         | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 2.               |
| R0250/C0050 | Deductions for participations where there is non-availability of information (Article 229) — tier 3                         | This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC, Tier 3.               |
| 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.   |

**▼ B**

|             | <b>ITEM</b>   | <b>INSTRUCTIONS</b>  |
|-------------|---|--|
| R0260/C0050 | Deduction for participations included with D&A when combination of methods is used — tier 3 | This is the deduction of the participations in related undertakings included with the Deduction and Aggregation method when the combination of methods is used — tier 3. |
| R0270/C0010 | Total of non-available own fund items — total   | This is the total of non- available own fund items.  |
| R0270/C0020 | Total of non-available own fund items — tier 1 unrestricted                                 | This is the non- available own fund items in Tier 1 unrestricted items.  |
| R0270/C0030 | Total of non-available own fund items — tier 1 restricted                                   | This is the non-available own fund items — tier 1 restricted items.  |
| R0270/C0040 | Total of non-available own fund items — tier 2  | This is the non-available own fund items — tier 2.   |
| R0270/C0050 | Total of non-available own fund items — tier 3  | This is the non-available own fund items — tier 3.   |
| R0280/C0010 | Total deductions — total  | This is the total amount of deductions not included in the reconciliation reserves.  |
| R0280/C0020 | Total deductions — tier 1 unrestricted  | This is the amount of deductions from tier 1 unrestricted not included in the reconciliation reserves.   |
| R0280/C0030 | Total deductions — tier 1 restricted  | This is the amount of deductions from tier 1 restricted not included in the reconciliation reserves.   |
| R0280/C0040 | Total deductions — tier 2   | This is the amount of deductions from tier 2 not included in the reconciliation reserves.  |
| 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. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0290/C0030 | Total basic own funds after deductions — tier 1 restricted | ► <b>MI</b> 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            | ► <b>MI</b> 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            | ► <b>MI</b> 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.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0320/C0050 | Unpaid and uncalled preference shares callable on demand — tier 3                                     | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3   |
| R0330/C0010 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total      | This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.  |
| R0330/C0040 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2     | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.  |
| R0330/C0050 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3     | This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.  |
| R0340/C0010 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC — total             | This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.  |
| R0340/C0040 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC — tier 2            | This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.                                  |
| R0350/C0010 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — total  | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.               |
| R0350/C0050 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 3 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.               |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — total               | This is the total amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.   |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2              | This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.   |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC          | This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.                                      |
| R0370/C0040 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.        |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3 | This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0380/C0010 | Non available ancillary own funds at group level — total   | This is the total amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.  |
| R0380/C0040 | Non available ancillary own funds at group level — tier 2  | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.  |
| R0380/C0050 | Non available ancillary own funds at group level — tier 3  | This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.  |
| R0390/C0010 | Other ancillary own funds — total  | This is the total amount of other ancillary own funds.   |
| R0390/C0040 | Other ancillary own funds — tier 2   | This is the amount of other ancillary own funds that meet criteria for Tier 2.   |

**▼ B**

|             | ITEM                               | INSTRUCTIONS  |
|-------------|------------------------------------|---|
| R0390/C0050 | Other ancillary own funds — tier 3 | This is the amount of other ancillary own funds that meet criteria for Tier 3.    |
| R0400/C0010 | Total ancillary own funds          | This is the total amount of ancillary own fund items.                             |
| R0400/C0040 | Total ancillary own funds tier 2   | This is the amount of ancillary own fund items that meet the criteria for Tier 2. |
| R0400/C0050 | Total ancillary own funds — tier 3 | This is the amount of ancillary own fund items that meet the criteria for Tier 3. |

**Own funds of other financial sectors**

The following items are applicable also in case of D&A and combination of methods

|             |   |   |
|-------------|---|---|
| R0410/C0010 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — total               | Total of own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.                 |
| R0410/C0020 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted.<br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0410/C0030 | Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted   | Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted.<br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.   |
| R0410/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.<br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.              |



▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0420/C0010 | Institutions for occupational retirement provision — total                     | Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.                           |
| R0420/C0020 | Institutions for occupational retirement provision –tier 1 unrestricted        | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 unrestricted.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC         |
| R0420/C0030 | Institutions for occupational retirement provision –tier 1 restricted          | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 1 restricted.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC           |
| R0420/C0040 | Institutions for occupational retirement provision –tier 2                     | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 2.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC                      |
| R0420/C0050 | Institutions for occupational retirement provision –tier 3                     | Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction– tier 3.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC                      |
| R0430/C0010 | Non-regulated entities carrying out financial activities — total               | Total of own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.                     |
| 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.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC. |
| R0430/C0040 | Non-regulated entities carrying out financial activities — tier 2            | Own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 2.<br><br>Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.            |
| R0440/C0010 | Total own funds of other financial sectors — total                           | Total of own funds in other financial sectors.<br><br>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non- available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.   |
| R0440/C0020 | Total own funds of other financial sectors — tier 1 unrestricted             | Total of own funds in other financial sectors –tier 1 unrestricted.<br><br>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non- available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.                        |
| R0440/C0030 | Total own funds of other financial sectors — tier 1 restricted               | Total of own funds in other financial sectors –tier 1 restricted.<br><br>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non- available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.                          |
| R0440/C0040 | Total own funds of other financial sectors — tier 2                          | Total of own funds in other financial sectors –tier 2.<br><br>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non- available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.                                     |
| <b>▼ M1</b> |  |   |
| R0440/C0050 | Total own funds of other financial sectors — Tier 3                          | Total of own funds in other financial sectors –Tier 3.<br><br>The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non-available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.                                      |

**▼ B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| <b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b> |  |  |
| R0450/C0010  | Own funds aggregated when using the D&A and combination of method — Total —                        | These are the total eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods; after the deduction of non-available own funds at group level.  |
| R0450/C0020  | Own funds aggregated when using the D&A and combination of method — Tier 1 unrestricted            | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 unrestricted after the deduction of non-available own funds at group level             |
| R0450/C0030  | Own funds aggregated when using the D&A and combination of method — Tier 1 restricted              | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 restricted after the deduction of non available own funds at group level               |
| R0450/C0040  | Own funds aggregated when using the D&A and combination of method — Tier 2                         | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 2 after the deduction of non available own funds at group level.                         |
| R0450/C0050  | Own funds aggregated when using the D&A and combination of method — Tier 3                         | These are the eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 3 after the deduction of non available own funds at group level.                         |
| R0460/C0010  | Own funds aggregated when using the D&A and combination of method net of IGT — Total               | These are the total eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds.<br>The own funds figure reported here shall be net of non available own funds and net of IGTs.                                    |
| R0460/C0020  | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 unrestricted | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 unrestricted items.<br>The own funds figure reported here shall be net of non available own funds and net of IGTs. |
| R0460/C0030  | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 1 restricted   | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted. The own funds figure reported here shall be net of non available own funds and net of IGTs.            |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0460/C0040 | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 2   | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2. The own funds figure reported here shall be net of non available own funds and net of IGTs.   |
| R0460/C0050 | Own funds aggregated when using the D&A and combination of method net of IGT — Tier 3   | These are the eligible own funds after the elimination of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3. The own funds figure reported here shall be net of non available own funds and net of IGTs.   |
| R0520/C0010 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) –total                | ► <b>M1</b> 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 D&A. ◀   |
| R0520/C0020 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 unrestricted | ► <b>M1</b> 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 D&A and that meet the criteria to be included in Tier 1 unrestricted items. ◀        |
| R0520/C0030 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 restricted   | ► <b>M1</b> 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 D&A and that meet the criteria to be included in Tier 1 restricted items. ◀          |
| R0520/C0040 | Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 2              | ► <b>M1</b> 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 D&A and that meet the criteria to be included in Tier 2. ◀ |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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                              | ► <b>M1</b> 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 D&A and that meet the criteria to be included in Tier 3. ◀   |
| R0530/C0010 | Total available own funds to meet the minimum consolidated group SCR –total  | ► <b>M1</b> 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 D&A. ◀   |
| R0530/C0020 | Total available own funds to meet the minimum consolidated group SCR– tier 1 unrestricted  | ► <b>M1</b> 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. ◀   |
| R0530/C0030 | Total available own funds to meet the minimum consolidated group SCR — tier 1 restricted   | ► <b>M1</b> 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  | ► <b>M1</b> 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 D&A ) under the limits<br><br>For the purpose of the eligibility of those own fund items the consolidated group SCR shall not include the capital requirements from other financial sectors (Article 336 (c) of the Delegated Regulation (EU) 2015/35) consistently. |
| R0560/C0020 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 unrestricted | This is the group own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 unrestricted items.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0560/C0030 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 1 Restricted | This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 1 restricted items. |
| R0560/C0040 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 2            | This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 2.                  |
| R0560/C0050 | Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) — tier 3            | This is the own funds which are eligible under the limits set out to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A), that meet the criteria for Tier 3.                  |
| R0570/C0010 | Total eligible own funds to meet the minimum consolidated group SCR— total   | This is the total eligible own funds to meet the minimum consolidated group SCR.   |
| R0570/C0020 | Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted  | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items.   |
| R0570/C0030 | Total eligible e own funds to meet the minimum consolidated group SCR — tier 1 restricted  | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items.   |
| R0570/C0040 | Total eligible own funds to meet the minimum consolidated group SCR — tier 2   | This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 2.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0590/C0010 | Consolidated Group SCR  | <p>Consolidated group SCR calculated for the consolidated data in accordance with Article 336, (a), (b), (c) and (d) of Delegated Regulation (EU) 2015/35.</p> <p>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.</p>  |
| R0610/C0010 | Minimum consolidated Group SCR  | Minimum consolidated group SCR calculated for the consolidated data (method 1) as per Article 230 or 231 of the Solvency II Directive 2009/138/EC.  |
| R0630/C0010 | Ratio of Eligible own funds to the consolidated group SCR (excluding other financial sectors and the undertakings included via D&A)                           | <p>This is the solvency ratio calculated as the total of eligible own funds to meet the consolidated group SCR divided by the consolidated group SCR, excluding capital requirements and own funds from other financial sectors and the undertakings included via D&amp;A.</p> <p>For the purpose of this ratio the consolidated group SCR shall not include the capital requirements from other financial sectors (Article 336 (c) of the Delegated Regulation (EU) 2015/35)).</p> |
| R0650/C0010 | Ratio of Eligible own funds to Minimum Consolidated Group SCR   | This is the minimum solvency ratio calculated as the total of eligible own funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A).  |
| R0660/C0010 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A)                       | This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR.   |
| R0660/C0020 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted   |

**▼B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0660/C0030 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 1 restricted  |
| R0660/C0040 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 2            | This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 2   |
| R0660/C0050 | Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 3            | This is the eligible available own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 3   |
| R0670/C0010 | SCR for entities included with D&A method   | This is the total of solvency capital requirements for undertakings included with Deduction and Aggregation method. This cell shall include sum of the proportional share of the SCR for undertakings included in the group solvency calculation through D&A. It's only relevant in case of D&A and combination of methods. |
| R0680/C0010 | Group SCR   | ► <b>M1</b> The group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336, (a), (b), (c) and (d) of Delegated Regulation (EU) 2015/35 (R0590/C0010) and the SCR for entities included with D&A (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 D&A undertakings   |



**▼ B**

|                               | ITEM  | INSTRUCTIONS  |
|-------------------------------|---|---|
| <b>Reconciliation Reserve</b> |   |   |
| R0700/C0060                   | Excess of assets over liabilities   | This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.  |
| R0710/C0060                   | Own shares (held directly and indirectly)   | This is the amount of own shares held by the participating insurance or reinsurance undertaking, the insurance holding company or the mixed financial holding company and the related undertakings, both directly and indirectly .                                      |
| R0720/C0060                   | Foreseeable dividends, distributions and charges  | These are the dividends, distributions and charges foreseeable by the undertaking.  |
| R0730/C0060                   | Other basic own fund items  | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060                   | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios at group level.  |
| R0750/C0060                   | Other non available own funds   | These are other non available own funds of related undertakings according to Article 335 (1)(d) and (f) of Delegated Regulation (EU) 2015/35.   |
| R0760/C0060                   | Reconciliation reserve — total  | This is the reconciliation reserve of the undertaking, before deductions for participations.  |
| R0770/C0060                   | Expected profits included in future premiums (EPIFP) — Life business  | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking.                                   |
| R0780/C0060                   | Expected profits included in future premiums (EPIFP) — Non- life business                                   | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the non-life business of the undertaking.                               |
| R0790/C0060                   | Total Expected profits included in future premiums (EPIFP)  | This is the total amount calculated as expected profits included in future premiums.  |

**S.23.02 — Detailed information by tiers on own funds****General comments:**

This section relates to annual submission for groups when method 1 is used, either exclusively or in combination with method 2.

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0010/C0010 | Ordinary share capital –Paid in — total   | This is the total of paid in ordinary share capital, including own shares.   |
| R0010/C0020 | Ordinary share capital — Paid in — tier 1   | This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares.  |
| R0020/C0010 | Ordinary share capital –Called up but not yet paid in — total   | This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.  |
| R0020/C0040 | Ordinary share capital –Called up but not yet paid in — tier 2  | This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.                                    |
| R0030/C0010 | Own shares held — total   | This is the total amount of own shares held by the undertaking.  |
| R0030/C0020 | Own shares held — tier 1  | This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.   |
| R0100/C0010 | Total ordinary share capital  | This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.                                    |
| R0100/C0020 | Total ordinary share capital — tier 1   | This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in. |
| 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 meets the criteria for Tier 1.    |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0120/C0010 | Initial funds, members' contributions or the equivalent basic own-fund items for mutual and mutual-type undertaking –Called up but not yet paid in — total  | This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking           |
| R0120/C0040 | Initial funds, members' contributions or the equivalent basic own-fund items for mutual and mutual-type undertaking –Called up but not yet paid in — tier 2 | This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 2.     |
| R0200/C0010 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking                                    | This is the total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking.   |
| R0200/C0020 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1                           | This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 1. |
| R0200/C0040 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2                           | This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meets the criteria for Tier 2. |
| 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.                     |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.  |

**▼ B**

|             | <b>ITEM</b>  | <b>INSTRUCTIONS</b>  |
|-------------|--|--|
| R0230/C0010 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total                                       | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.  |
| R0230/C0020 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1                                      | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.  |
| R0230/C0030 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| 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.   |

**▼B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.  |

**▼ B**

|             | <b>ITEM</b>   | <b>INSTRUCTIONS</b>  |
|-------------|---|--|
| 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 opportunity to redeem — tier 3                                      | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.  |
| R0400/C0010 | Total preference shares   | This is the total preference shares.   |
| R0400/C0020 | Total preference shares — tier 1  | This is the total of preference shares that meet the criteria for Tier 1.  |
| R0400/C0030 | Total preference shares — tier 1 of which counted under transitionals   | This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.   |
| R0400/C0040 | Total preference shares — tier 2  | This is the total of preference shares that meet the criteria for Tier 2.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.  |



▼ B

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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.  |

**▼B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0500/C0050 | Total subordinated liabilities — tier 2 of which counted under transitionals   | This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0500/C0060 | Total subordinated liabilities — tier 3  | This is the amount of subordinated liabilities that meet the criteria for Tier 3.  |
| R0510/C0070 | Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved                                    | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.                              |
| R0510/C0080 | Ancillary own fund items for which an amount was approved — tier 2 current amounts   | This is the current amount for ancillary own funds for which an amount was approved under Tier 2.                                    |
| R0510/C0090 | Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved                                    | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.                              |
| R0510/C0100 | Ancillary own fund items for which an amount was approved — tier 3 current amounts   | This is the current amount for ancillary own funds for which an amount was approved under Tier 3.                                    |
| R0520/C0080 | Ancillary own fund items for which a method was approved — tier 2 current amounts  | This is the current amount for ancillary own funds for which a method was approved under Tier 2.                                     |
| 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.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0620/C0110 | Excess of assets over liabilities — attribution of valuation differences<br>–Difference in the valuation of other liabilities | This is the difference in the valuation of other liabilities.  |
| R0630/C0110 | Total of reserves and retained earnings from financial statements   | This is total reserves and retained earnings taken from the financial statements.  |
| R0640/C0110 | Other, please explain why you need to use this line.  | This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 shall provide an explanation and details of such items.  |
| R0640/C0120 | Other, please explain why you need to use this line   | This is the explanation of other items reported in R0640/C0110.  |
| R0650/C0110 | Reserves from financial statements adjusted for Solvency II valuation differences   | This is the total of reserves from the financial statements after adjustment for valuation differences.<br><br>This item shall include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital. |
| R0660/C0110 | Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)                 | This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.   |
| R0700/C0110 | Excess of assets over liabilities   | This is the amount of excess of assets over liabilities.   |

**S.23.03 — Annual movements on own funds****General comments:**

This section relates to annual submission for groups when method 1 is used, either exclusively or in combination with method 2.

|   | ITEM  | INSTRUCTIONS  |
|---|---|---|
| <b>Ordinary share capital — movements in the reporting period</b> |   |   |
| 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. |

**▼B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0020/C0020 | Ordinary share capital –Called up but not yet paid in — increase                | This is the increase in called up but not yet paid in ordinary share capital over the reporting period.                                       |
| R0020/C0030 | Ordinary share capital –Called up but not yet paid in — reduction               | This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.                                      |
| R0020/C0060 | Ordinary share capital –Called up but not yet paid in — balance carried forward | This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.                     |
| R0030/C0010 | Own shares held — balance brought forward                                       | This is the balance of own shares held, brought forward from the previous reporting period.   |
| R0030/C0020 | Own shares held — increase  | This is the increase in own shares held, brought over the reporting period.   |
| R0030/C0030 | Own shares held — reduction   | This is the reduction in own shares held, brought over the reporting period.  |
| R0030/C0060 | Own shares held — balance carried forward                                       | This is the balance of own shares held carried forward to the next reporting period.  |
| R0100/C0010 | Total ordinary share capital — balance brought forward                          | This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held. |
| R0100/C0020 | Total ordinary share capital — increase   | This is the increase in total ordinary share capital over the reporting period.   |
| R0100/C0030 | Total ordinary share capital — reduction  | This is the reduction in total ordinary share capital over the reporting period.  |
| R0100/C0060 | Total ordinary share capital — balance carried forward                          | This is the balance of total ordinary share capital carried forward to the next reporting period.   |

**Share premium account related to ordinary share capital — movements in the reporting period**

|             |   |   |
|-------------|---|---|
| R0110/C0010 | Share premium account related to ordinary share capital –Tier 1 — balance brought forward | This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period. |
| 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.                        |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.                      |

**▼ B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
| <b>Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period</b> |  |  |
| 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.                        |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0220/C0060 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance carried forward | This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period. |
| R0300/C0010 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward                          | This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.                   |
| R0300/C0020 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase   | This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.   |
| R0300/C0030 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction  | This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.   |
| R0300/C0060 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward                          | This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.                         |

**Subordinated mutual member accounts — movements in the reporting period**

|             |  |   |
|-------------|--|---|
| R0310/C0010 | Subordinated mutual member accounts — Tier 1 — balance brought forward | This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period. |
| R0310/C0070 | Subordinated mutual member accounts –Tier 1 — issued                   | This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period.                    |
| 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.                  |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.   |



**▼ B**

|             | <b>ITEM</b>   | <b>INSTRUCTIONS</b>  |
|-------------|---|--|
| 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. |
|-------------|--|--|

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|             | ITEM                                   | INSTRUCTIONS   |
|-------------|--|--|
| R0500/C0060 | Surplus funds –Balance carried forward | This is the balance of surplus funds carried forward to the next reporting period. |

**Preference shares — movements in the reporting period**

|             |   |   |
|-------------|---|---|
| R0510/C0010 | Preference shares –Tier 1 — balance brought forward | This is the balance of Tier 1 preference shares brought forward from the previous reporting period. |
| R0510/C0020 | Preference shares –Tier 1 — increase                | This is the increase in Tier 1 preference shares over the reporting period.                         |
| 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.                         |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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. |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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. |

**▼B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| 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.                               |
| 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.                  |

**▼B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0800/C0010 | Total subordinated liabilities<br>— balance brought forward | This is the balance of total subordinated liabilities brought forward from the previous reporting period.            |
| R0800/C0070 | Total subordinated liabilities<br>— issued                  | This is the amount of total subordinated liabilities issued over the reporting period.                               |
| R0800/C0080 | Total subordinated liabilities<br>— redeemed                | This is the amount of total subordinated liabilities redeemed over the reporting period.                             |
| R0800/C0090 | Total subordinated liabilities<br>— 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<br>— regulatory action       | This is an amount reflecting change to total subordinated liabilities due to regulatory action.                      |
| R0800/C0060 | Total subordinated liabilities<br>— 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<br>–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<br>–Balance carried forward | This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.       |

**Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period**

|             |  |   |
|-------------|--|---|
| R1000/C0010 | Other items approved by supervisory authority as basic own funds not specified above<br>–Tier 1 unrestricted items — balance brought forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period. |
| R1000/C0070 | Other items approved by supervisory authority as basic own funds not specified above<br>–Tier 1 to be treated as unrestricted items — issued | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period.                    |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R1000/C0080 | Other items approved by supervisory authority as basic own funds not specified above<br>–Tier 1 to be treated as unrestricted items — redeemed                | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period                 |
| R1000/C0090 | Other items approved by supervisory authority as basic own funds not specified above<br>–Tier 1 to be treated as unrestricted items — movements in valuation  | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.                  |
| R1000/C0060 | Other items approved by supervisory authority as basic own funds not specified above<br>–Tier 1 to be treated as unrestricted items — balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period.     |
| R1010/C0010 | Other items approved by supervisory authority as basic own funds not specified above<br>–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<br>–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<br>–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<br>–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.                    |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R1010/C0060 | Other items approved by supervisory authority as basic own funds not specified above<br>-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<br>-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<br>-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<br>-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<br>-Tier 2 — movements in valuation                                    | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.  |
| R1020/C0060 | Other items approved by supervisory authority as basic own funds not specified above<br>-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<br>-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<br>-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.  |



**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1030/C0080 | Other items approved by supervisory authority as basic own funds not specified above<br>–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<br>–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<br>–Tier 3 — balance carried forward    | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period. |
| R1100/C0010 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.     |
| R1100/C0070 | Total of other items approved by supervisory authority as basic own fund items not specified above — issued                  | This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period.                        |
| R1100/C0080 | Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed                 | This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period.             |
| R1100/C0090 | Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation  | This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.                        |
| R1100/C0060 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period.           |

**Ancillary own funds — movements in the reporting period**

|             |   |   |
|-------------|---|---|
| R1110/C0010 | Ancillary own funds –Tier 2 — balance brought forward | This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period. |
|-------------|---|---|

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1110/C0110 | Ancillary own funds –Tier 2<br>— 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<br>— 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<br>— 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<br>— 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<br>— 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—<br>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<br>— 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<br>— 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—<br>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 —<br>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 —<br>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 —<br>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 —<br>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 —<br>balance carried forward         | This is the balance of total ancillary own funds carried forward to the next reporting period.                          |

**▼B****S.23.04 — List of items on own funds****General comments:**

This section relates to annual submission for groups regardless of the method used for the calculation of the group solvency.

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Description of subordinated mutual member accounts                   | This shall list subordinated mutual member accounts for a group.  |
| C0020 | Subordinated mutual member accounts — Amount (in reporting currency) | This is the amount of individual subordinated mutual member accounts.   |
| C0030 | Subordinated mutual member accounts — Tier                           | This shall indicate the tier of the subordinated mutual member accounts.<br>One of the options in the following closed list shall be used:<br>1 — Tier 1<br>2 — Tier 1 — unrestricted<br>3 — Tier 1 — restricted<br>4 — Tier 2<br>5 — Tier 3  |
| C0040 | Subordinated mutual member accounts — Currency Code                  | Identify the ISO 4217 alphabetic code of the currency. This is the original currency.   |
| C0050 | Subordinated mutual member accounts –issuing entity                  | This shall indicate whether the issuing entity of the subordinated mutual member accounts is within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC. The following close list shall be used:<br>1 — Belonging to the same group<br>2 — Not belonging to the same group |
| C0060 | Subordinated mutual member accounts — Lender (if specific)           | Indicate the lender of the mutual member accounts.  |
| C0070 | Subordinated mutual member accounts — Counted under transitionals?   | This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions.<br>One of the options in the following closed list shall be used:<br>1– Counted under transitionals<br>2– Not counted under transitionals                                  |
| C0080 | Subordinated mutual member accounts — Counterparty (if specific)     | This shall list the counterparty of the subordinated mutual member accounts   |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0090 | Subordinated mutual member accounts — Issue date  | This is the issue date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy-mm-dd).  |
| C0100 | Subordinated mutual member accounts — Maturity date   | This is the maturity date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy-mm-dd).   |
| C0110 | Subordinated mutual member accounts — First call date   | This is the first call date of the subordinated mutual member accounts. This shall be in ISO8601 format (yyyy-mm-dd).   |
| C0120 | Subordinated mutual member accounts — Details of further call dates                             | These are the further call dates of the subordinated mutual member accounts.  |
| C0130 | Subordinated mutual member accounts — Details of incentives to redeem                           | These are the incentives to redeem the subordinated mutual member accounts.   |
| C0140 | Subordinated mutual member accounts — Notice period   | This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO8601 format (yyyy-mm-dd).                                 |
| C0150 | Subordinated mutual member account — Name of supervisory authority having given authorisation   | This is the name of the supervisory authority which has issued the authorisation, with country in parenthesis.  |
| C0160 | Subordinated mutual member account — Buy back during the year                                   | Explanation if the item has been bought back during the year.   |
| C0170 | Subordinated mutual member accounts — % of the issue held by entities in the group              | This is the % of the issue of subordinated mutual member accounts held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC. |
| C0180 | Subordinated mutual member accounts — Contribution to group subordinated mutual member accounts | This is the contribution of the mutual member accounts to total group subordinated mutual member accounts.  |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0190 | Description of preference shares                    | This shall list individual preference shares  |
| C0200 | Preference shares — Amount                          | This is the amount of the preference shares.  |
| C0210 | Preference shares — Counted under transitionals?    | This shall indicate whether the preference shares are counted under the transitional provisions.<br>One of the options in the following closed list shall be used:<br>1– Counted under transitionals<br>2– Not counted under transitionals  |
| C0220 | Preference shares — Counterparty (if specific)      | This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.  |
| C0230 | Preference shares — Issue date                      | This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).  |
| C0240 | Preference shares — First call date                 | This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy–mm–dd).   |
| C0250 | Preference shares — Details of further call dates   | These are the further call dates of the preference shares.  |
| C0260 | Preference shares — Details of incentives to redeem | These are the incentives to redeem the preference share.  |
| C0270 | Description of subordinated liabilities             | This shall list the individual subordinated liabilities for an individual undertaking.  |
| C0280 | Subordinated liabilities –Amount                    | This is the amount of individual subordinated liabilities.  |
| C0290 | Subordinated liabilities –Tier                      | This shall indicate the tier of the subordinated liabilities.   |
| C0300 | Subordinated liabilities — Currency Code            | Identify the ISO 4217 alphabetic code of the currency.  |
| C0310 | Subordinated liabilities — Issuing entity           | This shall indicate whether the issuing entity of the subordinated liabilities is within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.<br>The following close list shall be used:<br>1 — Belonging to the same group<br>2 — Not belonging to the same group |

**▼ B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0320 | Subordinated liabilities —<br>Lender (if specific)  | This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported.   |
| C0330 | Subordinated liabilities —<br>Counted under transitionals?  | This shall indicate whether the subordinated liability is counted under the transitional provisions.<br><br>One of the options in the following closed list shall be used:<br>1 – Counted under transitionals<br>2 – Not counted under transitionals |
| C0340 | Subordinated liabilities —<br>Counterparty of subordinated liabilities — (if specific)                              | This shall list the counterparty of the subordinated liabilities.  |
| C0350 | Subordinated liabilities —<br>Issue date  | This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).   |
| C0360 | Subordinated liabilities —<br>Maturity date   | This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).  |
| C0370 | Subordinated liabilities —<br>First call date   | This is the first call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).  |
| C0380 | Subordinated liabilities —<br>Further call dates  | These are the further call dates of the subordinated liabilities.  |
| C0390 | Subordinated liabilities —<br>Details of incentives to redeem   | These are the details about the incentives to redeem the subordinated liabilities.   |
| C0400 | Subordinated liabilities —<br>Notice period   | This is the notice of the subordinated liabilities. The date shall be entered here, using ISO8601 format (yyyy-mm-dd).   |
| C0410 | Subordinated liabilities —<br>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 —<br>Buy back during the year of subordinated liabilities                                  | Explanation if the item has been bought back.  |
| C0430 | Subordinated liabilities — % of the issue held by entities in the group   | This is the % of the issue held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.   |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0440 | Subordinated liabilities —<br>Contribution to group subordinated liabilities   | This is the contribution of the subordinated liabilities to total group subordinated liabilities.  |
| C0450 | Other items approved by supervisory authority as basic own funds not specified above   | This shall list the other individual items approved by the supervisory authority for an individual undertaking.                                |
| C0460 | Other items approved by supervisory authority as basic own funds not specified above<br>–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<br>–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<br>–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<br>–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<br>–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<br>–Date of authorisation   | This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO8601 format (yyyy–mm–dd). |
| C0520 | Other items approved by supervisory authority as basic own funds not specified above<br>–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.                                 |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0530 | Other items approved by supervisory authority as basic own funds not specified above<br>— 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<br>–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<br>–% of the issue held by entities in the group   | This is the % of the issue held by entities within the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC.  |
| C0560 | Other items approved by supervisory authority as basic own funds not specified above<br>–Contribution to group other basic own funds  | This is the contribution of the other individual items approved by the supervisory authority to group other basic own funds.  |
| C0570 | Own funds– from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description | This cell shall contain a description of the own fund items from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. |
| C0580 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount | This is the total amount of the own fund items from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.              |
| C0590 | Ancillary own funds<br>–Description   | This is details of each ancillary own fund for an individual undertaking.   |
| C0600 | Ancillary own funds — Amount  | This is the amount for each ancillary own fund.   |
| C0610 | Ancillary own funds — Counterpart   | This is the counterpart of each ancillary own fund.   |
| C0620 | Ancillary own funds — Issue date  | This is the issue date of each ancillary own fund. This shall be in ISO8601 format (yyyy–mm–dd).  |



**▼ B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0630 | Ancillary own fund — Date of authorisation                                    | This is the date of authorisation of each ancillary own fund. This shall be in ISO8601 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 shall be reported.   |
| C0690/R0020 | Ring-fenced fund/ matching adjustment portfolio — Excess of assets over liabilities  | This is the amount of excess of assets over liabilities of each ring-fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders.                     |
| C0700/R0020 | Ring-fenced fund/ matching adjustment portfolio — Future transfers attributable to shareholders  | Value of future transfers attributable to shareholders according to Article 80 (2) of Delegated Regulation (EU) 2015/35.   |
| C0710/R0010 | Ring fenced funds/matching adjustment portfolios — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total deduction for ring-fenced funds and matching adjustment portfolios.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| C0710/R0020 | Ring fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the deduction for each ring-fenced fund/matching adjustment portfolio. |

**Calculation of non available own funds at group level (such a calculation has to be done undertaking by undertaking)****Non available own funds at group level — exceeding the contribution of solo SCR to group SCR**

|       |   |  |
|-------|---|--|
| C0720 | Related (Re)insurance undertakings, Insurance Holding Company, Mixed Financial Holding Company, ancillary entities and SVP included in the scope of the group calculation | Name of undertaking  |
| C0730 | Country   | ISO 3166-1 alpha-2 code of the country where the entity has its head office  |
| C0740 | Contribution of solo SCR to Group SCR   | <p>Contribution of solo SCR to group SCR</p> <p>If the method 1 is applied, the contribution of a subsidiary undertaking to the group shall be calculated according the formula:</p> $\text{Contr}_j = \text{SCR}_j \times \text{SCR}^{\text{fully consolidated diversified}} / \sum_i \text{SCR}_i^{\text{solo}}$ <p>Where:</p> <ul style="list-style-type: none"> <li>— <math>\text{SCR}_i^{\text{solo}}</math> 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</li> <li>— <math>\text{SCR}_j</math> is the solo SCR of the entity j</li> <li>— the ratio is the proportional adjustment due to the recognition of diversification effects in the part fully consolidated (in the case where the SCR diversified (numerator) calculated in accordance to Article 336(a) of the Delegated Regulation (EU) 2015/35 is greater than the sum of the individual SCR of the participating undertaking and each related insurance and reinsurance undertaking included in the calculation of the SCR diversified (denominator) the value of the ratio is capped to 1).</li> </ul> |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>The assessment of non available own funds shall 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 both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |
| C0780 | Non available called up but not yet paid in capital                                       | Non available called up but not yet paid in capital at group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |
| C0790 | Non available ancillary own funds   | Non available ancillary own funds at group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |
| C0800 | Non available subordinated mutual member accounts   | Non available subordinated mutual member accounts at group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |
| C0810 | Non available preference shares   | Non available preference shares at group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |
| C0820 | Non available Subordinated Liabilities  | Non available Subordinated Liabilities at group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)   |
| C0830 | An amount equal to the value of non available net deferred tax assets at the group level  | An amount equal to the value of non available net deferred tax assets at the group level both in EEA and non-EEA entities (Article 222 (2) to (5) of Directive 2009/138/EC and Article 330 (4) of Delegated Regulation (EU) 2015/35)  |

**▼B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| 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.   |

**▼ B**

|  | ITEM | INSTRUCTIONS  |
|--|------|---|
|  |      | <p>According to Article 222(4) of the Directive 2009/138/EC, the total non available own funds is calculated, undertaking by undertaking, by adding up own funds indicated in Article 222(2) of the directive (i.e. surplus funds and any subscribed but not paid-up capital) and in Article 330 of Delegated Regulation (EU) 2015/35 (i.e. ancillary own funds, preferences shares, subordinated mutual member account, subordinated liabilities and the value of net deferred tax assets). The part of such own funds that exceeds the contribution of the related undertaking to the group SCR cannot be considered as available for covering the group SCR.</p> <p>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.</p> |

**S.25.01 — Solvency Capital Requirement — for groups on Standard Formula****General comments:**

This section relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.25.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of template S.01.03.

Template SR.25.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement ('nSCR') at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level the nSCR is calculated as if no loss of diversification exists and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at sub-module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part,

**▼ B**

- Where the undertaking applies the simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0050) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk). The amount to be allocated to each relevant risk module shall be calculated as follows:

**▼ M1**

- Calculation of 'q factor' =  $\frac{adjustment}{BSCR' - nSCR_{int}}$ , where
  - *adjustment* = Adjustment calculated according to one of the three methods referred above
  - *BSCR'* = Basic solvency capital requirement calculated according to the information reported in this template (C0040/R0100)
  - *nSCR<sub>int</sub>* = nSCR for intangible assets risk according to the information reported in this template (C0040/R0070)

**▼ B**

- Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

For group reporting the following specific requirements shall be met:

- a) The information until R0460 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, the information until R0460 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0010 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7) of Solvency II, to provide an estimate of the SCR using standard formula.<br><br>One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |

**▼ B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| Z0030                 | Fund/Portfolio number   | <p>When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.</p> <p>When item Z0020 = 2, then report '0'</p>   |
| R0010–R0050/<br>C0030 | Net solvency capital requirement  | <p>Amount of the net capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p>   |
| R0010–R0050/<br>C0040 | Gross solvency capital requirement  | <p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> |
| R0010–R0050/<br>C0050 | Allocation of RFF adjustment due to RFF and Matching adjustments portfolios | <p>Part of the adjustment allocated to each risk module according to the procedure described in the general comments.</p> <p>This amount shall be positive.</p>  |
| R0060/C0030           | Net solvency capital requirement Diversification                            | <p>Amount of the diversification effects between Basic SCR of net risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount shall be reported as a negative value.</p>  |
| R0060/C0040           | Gross solvency capital requirement Diversification                          | <p>Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount shall be reported as a negative value.</p>  |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0070/C0030 | Net solvency capital requirement Intangible asset risk                  | Amount of the capital charge, after the adjustment for the loss-absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula.  |
| R0070/C0040 | Gross solvency capital requirement Intangible assets risk               | The future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula hence R0070/C0040 equals R0070/C0030.  |
| R0100/C0030 | Net solvency capital requirement — Basic Solvency Capital Requirement   | <p>Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> <p>This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.</p>   |
| R0100/C0040 | Gross solvency capital requirement — Basic Solvency Capital Requirement | <p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p> |

**Calculation of Solvency Capital Requirement**

|             |   |   |
|-------------|---|---|
| R0120/C0100 | Adjustment due to RFF/MAP nSCR aggregation      | <p>Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.</p> <p>This amount shall be positive.</p> |
| R0130/C0100 | Operational risk                                | Amount of the capital requirements for operational risk module as calculated using the standard formula.  |
| R0140/C0100 | Loss-absorbing capacity of technical provisions | Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula.                              |



**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
|             |   | <p>This amount shall be reported as a negative value.</p> <p>At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement.</p> <p>Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss-absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit.</p> |
| R0150/C0100 | Loss-absorbing capacity of deferred taxes   | <p>Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula.</p> <p>This amount shall be negative.</p>  |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.  |
| R0200/C0100 | Solvency capital requirement excluding capital add-on                                       | Amount of the total diversified SCR before any capital add-on.   |
| R0210/C0100 | Capital add-ons already set   | Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.   |
| R0220/C0100 | Solvency capital requirement for undertakings under consolidated method                     | Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC.   |

**Other information on SCR**

|             |  |   |
|-------------|--|---|
| R0400/C0100 | Capital requirement for duration-based equity risk sub-module                | Amount of the capital requirement for duration-based equity risk sub-module.  |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part    | Amount of the notional SCRs of remaining part when group has RFF.   |
| R0420/C0100 | Total amount of notional Solvency Capital Requirements for ring-fenced funds | Amount of the sum of notional SCRs of all ring-fenced funds when group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios  | Amount of the sum of notional SCRs of all matching adjustment portfolios.   |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for Article 304  | Amount of the adjustment for a diversification effect between ring-fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.   |
| R0450/C0100 | Method used to calculate the adjustment due to RFF/MAP nSCR aggregation  | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list shall be used:<br>1 — Full recalculation<br>2 — Simplification at risk sub-module level<br>3 — Simplification at risk module level<br>4 — No adjustment<br><br>When the group has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.   |
| R0460/C0100 | Net future discretionary benefits  | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.   |
| R0470/C0100 | Minimum consolidated group solvency capital requirement  | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.   |
| R0500/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements)   | Amount of capital requirement for other financial sectors.<br><br>This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.  |
| R0510/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions.<br><br>This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions   | Amount of capital requirement for institutions for occupational retirement provisions.<br><br>This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0530/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities | Amount of capital requirement for non-regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.<br><br>This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities. |
| R0540/C0100 | Capital requirement for non-controlled participation requirements   | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.<br><br>This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.  |
| R0550/C0100 | Capital requirement for residual undertakings   | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.   |
| R0560/C0100 | SCR for undertakings included via D and A   | Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used.  |
| R0570/C0100 | Solvency capital requirement  | Overall SCR for all undertakings regardless of the method used.  |

**S.25.02 — Solvency Capital Requirement — for groups using the standard formula and partial internal model****General comments:**

This section relates to opening and annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and groups.

Template SR.25.02 shall be reported by ring-fenced fund, matching adjustment portfolio and the remaining part for every group under a partial internal model. This includes undertakings where a partial internal model is applied to a full ring-fenced fund and/or matching adjustment portfolio while the other ring-fenced funds and/or matching adjustment portfolios are under the standard formula. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03

Template SR.25.02 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

**▼ B**

For those undertakings under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the nSCR at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at sub-module level method,
- Where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at module level method.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

- Calculation of 'q factor' =  $\frac{adjustment}{BSCR' - nSCR_{int}}$ , where
  - *adjustment* = Adjustment calculated according to one of the three methods referred above
  - *BSCR'* = Basic solvency capital requirement calculated according the information reported in this template
  - *nSCR<sub>int</sub>* = nSCR for intangible assets risk according to the information reported in this template
- Multiplication of this 'q factor' by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

For group reporting the following specific requirements shall be met:

- c) The information until R0470 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- d) When combination method is being used, the information until R0470 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

**▼ B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part  |
| Z0030 | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0'  |
| C0010 | Unique number of component  | Unique number of each component agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used:<br>— 1 — Market risk<br>— 2 — Counterparty default risk<br>— 3 — Life underwriting risk<br>— 4 — Health underwriting risk<br>— 5 — Non-life underwriting risk<br>— 6 — Intangible asset risk<br>— 7 — Operational risk<br>— 8 — LAC Technical Provisions (negative amount)<br>— 9 — LAC Deferred Taxes (negative amount)<br>Where standard formula risk modules cannot be reported, groups shall attribute a number to each component different from 1 to 7.<br>This number shall always be used with the appropriate component description reported in each item C0020. The numbers of the components shall be kept consistent over time. |
| C0020 | Components description  | Identification, using free text, of each of the components that can be identified by the group. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Groups shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories.<br>Loss-absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be reported as separated components.   |
| C0030 | Calculation of the Solvency Capital Requirement                   | Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss-absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.   |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
|             |   | <p>For the components Loss absorbing capacity of technical provisions and/or deferred taxes when reported as a separate component it shall be the amount of the loss-absorbing capacity (these amounts shall be reported as negative values)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable where applicable.</p> <p>When applicable, this cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> |
| C0050       | Allocation from adjustments due to RFF and Matching adjustment portfolios                           | <p>Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments.</p> <p>This amount shall be positive.</p>  |
| C0060       | Consideration of the future management actions regarding technical provisions and/or deferred taxes | <p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <ol style="list-style-type: none"> <li>1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</li> <li>2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</li> <li>3 — Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</li> <li>4 — No embedded consideration of future management actions.</li> </ol>   |
| C0070       | Amount modelled   | <p>► <b>M1</b> For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula shall be the difference between the amounts reported in C0030 and C0070. ◀</p>  |
| R0110/C0100 | Total of undiversified components   | Sum of all components.   |
| R0060/C0100 | Diversification   | <p>The total amount of the diversification among components reported in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount shall be reported as negative value.</p>   |
| R0120/C0100 | Adjustment due to RFF/MAP nSCR aggregation  | When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.  |

**▼ B**

|              | ITEM  | INSTRUCTIONS  |
|--------------|---|---|
| R0160/C0100  | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C00100 | Solvency capital requirement, excluding capital add-ons                                     | Amount of the total diversified SCR before any capital add-on.  |
| R0210/C0100  | Capital add-ons already set   | Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.   |
| R0220/C0100  | Solvency capital requirement for undertakings under consolidated method                     | Amount of the Solvency Capital Requirement for undertakings under method 1 as defined in Article 230 of Directive 2009/138/EC.  |
| R0220/C0100  | Solvency Capital Requirement  | Overall capital requirement including capital add-ons.  |

**Other information on SCR**

|             |  |   |
|-------------|--|---|
| R0300/C0100 | Amount/Estimate of the overall loss-absorbing capacity of technical provisions | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component.<br>This amount shall be positive. |
| R0310/C0100 | Amount/Estimate of the loss absorbing capacity for deferred taxes              | Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part reported as a single component.  |
| R0400/C0100 | Capital requirement for duration-based equity risk sub-module                  | Amount of the capital requirement for duration-based equity risk sub-module.  |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part      | Amount of the notional SCRs of remaining part when group has RFF.   |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds   | Amount of the sum of notional SCRs of all ring-fenced funds when group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).                         |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios  | Amount of the sum of notional SCRs of all matching adjustment portfolios<br><br>This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.  |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304  | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.<br><br>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.   |
| R0450/C0100 | Method used to calculate the adjustment due to RFF nSCR aggregation  | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used:<br>1 — Full recalculation<br>2 — Simplification at risk sub-module level<br>3 — Simplification at risk module level<br>4 — No adjustment<br><br>When the group has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.   |
| R0460/C0100 | Net future discretionary benefits  | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance  |
| R0470/C0100 | Minimum consolidated group solvency capital requirement  | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.   |
| R0500/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements)   | Amount of capital requirement for other financial sectors.<br><br>This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.  |
| R0510/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions.<br><br>This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions   | Amount of capital requirement for institutions for occupational retirement provisions.<br><br>This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.  |



**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities | Amount of capital requirement for non–regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.<br><br>This item is only applicable to group reporting where the group includes undertakings which are non–regulated entities carrying out financial activities.  |
| R0540/C0100 | Capital requirement for non–controlled participation requirements   | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.<br><br>This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings   | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.  |
| R0560/C0100 | SCR for undertakings included via D and A   | Amount of the Solvency Capital Requirement for undertakings included under method 2 as defined in Article 233 of Directive 2009/138/EC when the combination of methods is used.   |
| R0570/C0100 | Solvency capital requirement  | Overall SCR for all undertakings regardless of the method used.   |

**S.25.03 — Solvency Capital Requirement — for groups using full internal model****General comments:**

This section relates to opening and annual submission of information for groups, ring fenced–funds, matching adjustment portfolios and remaining part.

The components to be reported shall be agreed between national supervisory authorities and groups.

Template SR.25.03 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every group under a full internal model. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.25.03 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- e) The information until R0470 is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- f) When combination method is being used, the information until R0470 is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC.

▼ B

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part                                   | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part  |
| Z0030 | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the group and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0'  |
| C0010 | Unique number of component  | Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item C0020.<br>The numbers of the components shall be kept consistent over time.   |
| C0020 | Components description  | Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry. Groups shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.<br>Loss-absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as separated components.  |
| C0030 | Calculation of the Solvency Capital Requirement   | Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components.<br>Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as negative values.  |
| C0060 | Consideration of the future management actions regarding technical provisions and/or deferred taxes | To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:<br>1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component<br>2 — Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component<br>3 — Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component<br>4 — No embedded consideration of future management actions. |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0110/C0100 | Total of undiversified components   | Sum of all components.  |
| R0060/C0100 | Diversification   | The total amount of the diversification among components reported in C0030 calculated using the full internal model.<br><br>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.<br><br>This amount shall be negative.                              |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C0100 | Solvency capital requirement, excluding capital add-on                                      | Amount of the total diversified SCR before any capital add-on.  |
| R0210/C0100 | Capital add-ons already set   | Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.  |
| R0220/C0100 | Solvency capital requirement  | Amount of total SCR calculated using full internal model.   |

**Other information on SCR**

|             |  |   |
|-------------|--|---|
| R0300/C0100 | Amount/estimate of the overall loss-absorbing capacity of technical provisions | Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in each component and the part reported as a single component.           |
| R0310/C0100 | Amount/estimate of the overall loss-absorbing capacity of deferred taxes       | Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in each component and the part reported as a single component.                |
| R0410/C0100 | Total amount of notional Solvency Capital Requirements for remaining part      | Amount of the notional SCRs of remaining part when group has RFF.   |
| R0420/C0100 | Total amount of Notional Solvency Capital Requirements for ring fenced funds   | Amount of the sum of notional SCRs of all ring-fenced funds when group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)). |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0430/C0100 | Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios  | Amount of the sum of notional SCRs of all matching adjustment portfolios.   |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for Article 304  | Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and remaining part where applicable.   |
| R0460/C0100 | Net future discretionary benefits  | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance  |
| R0470/C0100 | Minimum consolidated group solvency capital requirement  | Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.   |
| R0500/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements)   | Amount of capital requirement for other financial sectors.<br>This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.  |
| R0510/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | Amount of capital requirement for credit institutions, investment firms and financial institutions.<br>This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules. |
| R0520/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions   | Amount of capital requirement for institutions for occupational retirement provisions.<br>This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules.  |
| R0530/C0100 | Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities  | Amount of capital requirement for non–regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.<br>This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities.  |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0540/C0100 | Capital requirement for non-controlled participation requirements | Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.<br><br>This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2. |
| R0550/C0100 | Capital requirement for residual undertakings                     | Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.  |

**S.26.01 — Solvency Capital Requirement — Market risk****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

The template SR.26.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|       | ITEM        | INSTRUCTIONS  |
|-------|-------------|---|
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112 (7) reporting<br>2 — Regular reporting |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>2 — Remaining part  |
| Z0030       | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br><br>When item Z0020 = 2, then report '0'  |
| R0010/C0010 | Simplifications spread risk — bonds and loans                     | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of spread risk with regard to bonds and loans. One of the options in the following closed list shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used<br><br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0410. |
| R0020/C0010 | Captives simplifications — interest rate risk                     | Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of interest rate risk. The following options shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used<br><br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100–R0120                                       |
| R0030/C0010 | Captives simplifications — spread risk on bonds and loans         | Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used  |
| R0040/C0010 | Captives simplifications — market risk concentration              | Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of market risk concentration. The following options shall be used:<br><br>1 — Simplifications used<br>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.<br><br>If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings within the scope of group supervision. |
|-------------|--|--|

▼ **B**

|                       | ITEM  | INSTRUCTIONS   |
|-----------------------|---|--|
| R0100/C0080           | Absolute value after shock — Gross solvency capital requirement — interest rate risk  | This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions.<br>If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings within the scope of group supervision. |
| R0110–R0120/<br>C0020 | Initial absolute values before shock — Assets — Interest rate risk — interest rate down/up shock  | This is the total value of the assets sensitive to interest rate down/up risk, before shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0110–R0120/<br>C0030 | Initial absolute values before shock — Liabilities — Interest rate risk — interest rate down/up shock   | This is the total value of the liabilities sensitive to interest rate down/up risk, before shock.<br>The amount of technical provisions ('TP') shall be net of reinsurance and SPV recoverables.   |
| R0110–R0120/<br>C0040 | Absolute values after shock — Assets — Interest rate risk — interest rate down/up shock   | This is the absolute value of assets sensitive to interest rate down/up risks after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0110–R0120/<br>C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Interest rate risk— interest rate down/up shock   | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0110–R0120/<br>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.<br>If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications.   |
| R0110–R0120/<br>C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Interest rate risk — Interest rate down/up shock | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0110–R0120/<br>C0080 | Absolute value after shock — Gross solvency capital — interest rate risk — interest rate down/up shock  | This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions<br>If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications.   |

▼ **B**

|                    | ITEM  | INSTRUCTIONS  |
|--------------------|---|---|
| <b>Equity risk</b> |   |   |
| R0200/C0060        | Absolute value after shock — Net solvency capital requirement — equity risk   | This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.  |
| R0200/C0080        | Absolute value after shock — Gross solvency capital requirement — equity risk   | This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions.  |
| R0210/C0020        | Initial absolute values before shock — Assets — equity risk — type 1 equities   | This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0210/C0030        | Initial absolute values before shock — Liabilities — equity risk — type 1 equities  | This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0210/C0040        | Absolute values after shock — Assets — Equity risk — type 1 equities  | This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0210/C0050        | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk —type 1 equities  | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0210/C0060        | Absolute value after shock — Net solvency capital requirement — equity risk —type 1 equities  | This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.   |
| R0210/C0070        | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — equity risk —type 1 equities | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0210/C0080        | Absolute value after shock — Gross solvency capital requirement — Equity risk —type 1 equities  | This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions.  |



▼ **B**

|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0220–R0240/<br>C0020 | Initial absolute values before shock — Assets — equity risk —type 1 equities   | This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0220–R0240/<br>C0040 | Absolute values after shock — Assets — equity risk —type 1 equities  | This is the absolute value of the assets sensitive the equity risk charge, (for each kind of type 1 equity), after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0250/C0020           | Initial absolute values before shock — Assets — equity risk —type 2 equities   | This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0250/C0030           | Initial absolute values before shock — Liabilities — equity risk —type 2 equities  | This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0250/C0040           | Absolute values after shock — Assets — Equity risk — type 2 equities   | This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0250/C0050           | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk —type 2 equities | This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.      |
| R0250/C0060           | Absolute value after shock — Net solvency capital requirement — equity risk —type 2 equities   | This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.  |
| R0250/C0070           | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) equity risk —type 2 equities  | This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0250/C0080           | Absolute value after shock — Gross solvency capital requirement — Equity risk — type 2 equities                                      | This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions   |

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0260–R0280/<br>C0020 | Initial absolute values before shock — Assets — equity risk — type 2 equities | This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities)<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.                               |
| R0260–R0280/<br>C0040 | Absolute values after shock — Assets — equity risk — type 2 equities          | This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |

▼ **M1**

|             |   |  |
|-------------|---|--|
| R0290/C0020 | Initial absolute values before shock — Assets — Equity risk — qualifying infrastructure equities  | This is the initial absolute value of the assets sensitive to the equity risk for qualifying infrastructure equities.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0290/C0030 | Initial absolute values before shock — Liabilities — Equity risk — qualifying infrastructure equities   | This is the initial absolute value of liabilities sensitive to the equity risk for qualifying infrastructure equities.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0290/C0040 | Absolute values after shock — Assets — Equity risk — qualifying infrastructure equities   | This is the absolute value of the assets sensitive to equity risk for qualifying infrastructure equities, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0290/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk — qualifying infrastructure equities  | This is the absolute value of liabilities sensitive to equity risk (for qualifying infrastructure equities), after the shock and after the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.      |
| R0290/C0060 | Absolute value after shock — Net solvency capital requirement — Equity risk — qualifying infrastructure equities  | This is the net capital charge for equity risk (for qualifying infrastructure equities) after adjustment for the loss absorbing capacity of technical provisions.  |
| R0290/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Equity risk — qualifying infrastructure equities | This is the absolute value of the liabilities sensitive to equity risk (for qualifying infrastructure equities), after the shock but before the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0290/C0080 | Absolute value after shock — Gross solvency capital requirement — Equity risk — qualifying infrastructure equities  | This is the gross capital charge for equity risk for qualifying infrastructure equities, i.e. before the loss absorbing capacity of technical provisions.  |

**▼ B**

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| <b>Property risk</b> |  |  |
| R0300/C0020          | Initial absolute values before shock — Assets — Property risk  | This is the absolute value of the assets sensitive to the property risk. Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0300/C0030          | Initial absolute values before shock — Liabilities — Property risk   | This is the value of the liabilities sensitive to the property risk. The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0300/C0040          | Absolute values after shock — Assets — Property risk   | This is the absolute value of the assets sensitive to property risk charge, after the property shock. Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0300/C0050          | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Property risk  | This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0300/C0060          | Absolute value after shock — Net solvency capital requirement — property risk  | This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0300/C0070          | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — property risk | This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0080          | Absolute value after shock — Gross solvency capital requirement — Property risk  | This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions.   |
| <b>Spread risk</b>   |  |  |
| R0400/C0060          | Absolute value after shock — Net solvency capital requirement — spread risk  | This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0400/C0080          | Absolute value after shock — Gross solvency capital requirement — spread risk  | This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0410/C0020 | Initial absolute values before shock — Assets — spread risk — bonds and loans  | This is the absolute value of the assets sensitive to the spread risk on bonds and loans.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0410/C0030 | Initial absolute values before shock — Liabilities — spread risk — bonds and loans   | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0040 | Absolute values after shock — Assets — spread risk — bonds and loans   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — bonds and loans  | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0410/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — bonds and loans  | This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0010/C0010 = 1, this item represents the net solvency capital requirement for spread risk — bonds and loans, calculated using simplifications |
| R0410/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — bonds and loans | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — bonds and loans  | This is the gross capital charge for spread risk on bonds and loans, i.e. before the loss absorbing capacity of technical provisions.<br>If R0010/C0010 = 1, this item represents gross solvency capital requirement for spread risk — bonds and loans calculated using simplifications.          |
| <b>▼ M1</b> |  |   |
| R0411/C0020 | Initial absolute values before shock — Assets — Spread risk — bonds and loans (qualifying infrastructure investments)                  | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

▼ **M1**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0411/C0030 | Initial absolute values before shock — Liabilities — Spread risk — bonds and loans (qualifying infrastructure investments)   | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0411/C0040 | Absolute values after shock — Assets — Spread risk — bonds and loans (qualifying infrastructure investments)   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0411/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0411/C0060 | Absolute value after shock — Net solvency capital requirement — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure investments, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.   |
| R0411/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (qualifying infrastructure investments) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investments, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0411/C0080 | Absolute value after shock — Gross solvency capital requirement — Spread risk — bonds and loans (qualifying infrastructure investments)  | This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure investments, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.  |

▼ **M1**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0412/C0020 | Initial absolute values before shock — Assets — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0412/C0030 | Initial absolute values before shock — Liabilities — Spread risk — bonds and loans (other than qualifying infrastructure investments)   | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0412/C0040 | Absolute values after shock — Assets — Spread risk — bonds and loans (other than qualifying infrastructure investments)   | This is the absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0412/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0412/C0060 | Absolute value after shock — Net solvency capital requirement — Spread risk — bonds and loans (other than qualifying infrastructure investments)  | This is the net capital charge for spread risk on bonds and loans other than qualifying infrastructure investments, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported.   |
| R0412/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Spread risk — bonds and loans (other than qualifying infrastructure investments) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investments, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |

▼ **M1**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0412/C0080 | Absolute value after shock — Gross solvency capital requirement — Spread risk — bonds and loans (other than qualifying infrastructure investments) | This is the gross capital charge for spread risk on bonds and loans other than qualifying infrastructure investments, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0411 and R0412 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.<br><br>If R0010/C0010 = 1, this item shall not be reported. |

▼ **B**

|                       |  |  |
|-----------------------|--|--|
| R0420/C0060           | Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives   | This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0420/C0080           | Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives   | This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.   |
| R0430–R0440/<br>C0020 | Initial absolute values before shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives   | This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430–R0440/<br>C0030 | Initial absolute values before shock — Liabilities — spread risk — credit derivatives — downward/upward shock on credit derivatives  | This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0430–R0440/<br>C0040 | Absolute values after shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives  | This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430–R0440/<br>C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — credit derivatives — downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |

▼ **B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0430–R0440/<br>C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives  | This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0430–R0440/<br>C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk –credit derivatives — downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430–R0440/<br>C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives                                      | This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.  |
| R0450/C0020           | Initial absolute values before shock — Assets — spread risk — securitisation positions  | This is the absolute value of the assets sensitive to the spread risk on securitisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0450/C0030           | Initial absolute values before shock — Liabilities — spread risk — securitisation positions   | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0450/C0040           | Absolute values after shock — Assets — spread risk — securitisation positions   | This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0450/C0050           | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions  | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                      |
| R0450/C0060           | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions  | This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |



**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0450/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions          | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.        |
| R0450/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions   | This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions.   |
| R0460/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — type 1  | This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0460/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 1   | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0460/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — type 1   | This is the absolute value of the assets sensitive to the spread risk on type 1 securitisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0460/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1) | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0460/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 1  | This is the net capital charge for spread risk on type 1 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0460/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 1 | This is the absolute value of the liabilities sensitive to the spread risk on type 1 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |

▼ **B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0460/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 1  | This is the gross capital charge for spread risk on type 1 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.  |
| R0470/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — type 2  | This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0470/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — type 2   | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0470/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — type 2   | This is the absolute value of the assets sensitive to the spread risk on type 2 securitisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0470/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2) | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0470/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — type 2  | This is the net capital charge for spread risk on type 2 securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0470/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — type 2 | This is the absolute value of the liabilities sensitive to the spread risk on type 2 securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0470/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — type 2  | This is the gross capital charge for spread risk on type 2 securitisation positions, i.e. before the loss absorbing capacity of technical provisions.  |

**▼ B**

|             | <b>ITEM</b>  | <b>INSTRUCTIONS</b>   |
|-------------|--|---|
| R0480/C0020 | Initial absolute values before shock — Assets — spread risk — securitisation positions — resecuritisation  | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0480/C0030 | Initial absolute values before shock — Liabilities — spread risk — securitisation positions — resecuritisation   | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0480/C0040 | Absolute values after shock — Assets — spread risk — securitisation positions — resecuritisation   | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0480/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation  | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0480/C0060 | Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — resecuritisation  | This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0480/C0070 | Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions.<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0480/C0080 | Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — resecuritisation  | This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions.  |

**Concentration risk**

|             |  |   |
|-------------|--|---|
| R0500/C0020 | Initial absolute values before shock — Assets — market risk concentrations | This is the absolute value of the asset sensitive to the market risk concentrations |
|-------------|--|---|

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
|             |  | For captive undertakings within the scope of group supervision, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — market risk concentrations   | This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure.<br><br>For captive undertakings within the scope of group supervision, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation. |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — market risk concentrations | This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions.  |

**Currency risk**

|                   |   |   |
|-------------------|---|---|
| R0600/C0060       | Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — currency risk | This is the sum for the different currencies of:<br>— 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;<br>— the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency. |
| R0600/C0080       | Absolute value after shock — Gross solvency capital requirement — currency risk   | This is the sum for the different currencies of:<br>— the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;<br>— the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.                   |
| R0610–R0620/C0020 | Initial absolute values before shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency                   | This is the total value of the assets sensitive to currency increase/ decrease risk, before shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0610–R0620/C0030 | Initial absolute values before shock — Liabilities — Currency risk — increase/ decrease in the value of the foreign currency              | This is the total value of the liabilities sensitive to currency increase/ decrease risk, before shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

**▼ B**

|                       | ITEM  | INSTRUCTIONS  |
|-----------------------|---|---|
| R0610–R0620/<br>C0040 | Absolute values after shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency  | This is the absolute value of assets sensitive to currency increase/ decrease risk after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0610–R0620/<br>C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency                           | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/ decrease risk after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0610–R0620/<br>C0060 | Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency       | This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.        |
| R0610–R0620/<br>C0070 | Absolute values after shock (before the loss-absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency  | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/ decrease risk after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0610–R0620/<br>C0080 | Absolute value after shock — Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency | This is the gross capital charge for the currency increase/decrease risk, i.e. excluding before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported. |

**Diversification within market risk module**

|             |   |  |
|-------------|---|--|
| R0700/C0060 | Diversification within market risk module –net    | This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value when it reduces the capital requirement.    |
| R0700/C0080 | Diversification within market risk module — gross | This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value when it reduces the capital requirement. |

**▼ B**

|   | ITEM  | INSTRUCTIONS   |
|---|---|--|
| <b>Total solvency capital requirement for market risk</b> |   |  |
| R0800/C0060   | Total net solvency capital requirements for market risk | This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.       |
| R0800/C0080   | Gross solvency capital for market risk                  | This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula. |

**S.26.02 — Solvency Capital Requirement — Counterparty default risk****General comments**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.02 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.02 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0010 | Article 112   | Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112 (7) reporting<br>2 — Regular reporting |
| Z0020 | Ring Fenced Fund/<br>Matching adjustment<br>portfolios/Remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |

▼ **B**

|                   | ITEM   | INSTRUCTIONS  |
|-------------------|--|---|
| Z0030             | Fund/Portfolio number  | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br><br>When item Z0020 = 2, then report '0' |
| R0010/C0010       | Simplifications  | Identify whether an undertakings within the scope of group supervision used simplifications for the calculation of counter party default risk. One of the options in the following closed list shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used   |
| R0100/C0080       | Type 1 exposures — Gross solvency capital requirement              | This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency II purposes.   |
| R0110–R0200/C0020 | Name of single name exposure                                       | Describe the name of the 10 largest single exposures.   |
| R0110–R0200/C0030 | Code of single name exposure                                       | Identification code using the Legal Entity Identifier (LEI) if available.<br>If not available this item shall not be reported   |
| R0110–R0200/C0040 | Type of code of the single name exposure                           | Identification of the code used in item 'Code of single name exposure'. One of the options in the following closed list shall be used:<br><br>1 — LEI<br>9 — None   |
| R0110–R0200/C0050 | Type 1 exposures — Single name exposure X — Loss Given Default     | The value of the Loss Given Default for each of the 10 largest single name exposure.  |
| R0110–R0200/C0060 | Type 1 exposures — Single name exposure X — Probability of Default | The Probability of Default for each of the 10 largest single name exposure.   |
| 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   |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0310/C0050 | Type 2 exposures — Receivables from Intermediaries due for more than 3 months — Loss Given Default                                 | This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.  |
| R0320/C0050 | Type 2 exposures — All type 2 exposures other than receivables from Intermediaries due for more than 3 months — Loss Given Default | This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months. |
| R0330/C0080 | Diversification within counterparty default risk module — gross solvency capital requirement                                       | This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.             |
| R0400/C0070 | Total net solvency capital requirement for counterparty default risk   | This is the total amount of the net capital charge (after the loss-absorbency capacity of technical provisions) for counterparty default risk.                                |
| R0400/C0080 | Total gross solvency capital requirement for counterparty default risk   | This is the total amount of the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk.                             |

**Further details on mortgages**

|             |   |  |
|-------------|---|--|
| R0500/C0090 | Losses stemming from type 2 mortgage loans  | Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35. |
| R0510/C0090 | Overall losses stemming from mortgage loans | Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35.  |

**S.26.03 — Solvency Capital Requirements — Life underwriting risk****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.03 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.



**▼ B**

Template SR.26.03 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting   |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030       | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0' |
| R0010/C0010 | Simplifications used: mortality risk                              | Identify whether an undertaking within the scope of group supervision used simplifications for a calculation of mortality risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.                      |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0020/C0010 | Simplifications used — longevity                   | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of longevity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.   |
| R0030/C0010 | Simplifications used: disability– morbidity risk — | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of disability — morbidity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300.  |
| R0040/C0010 | Simplifications used: lapse risk                   | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of lapse risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.<br>R0430 shall be fully completed in any case. |
| R0050/C0010 | Simplifications used: life expense risk —          | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of life expense risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.  |
| R0060/C0010 | Simplifications used: life catastrophe risk        | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of life catastrophe risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.  |

**Life underwriting risk**

|             |  |   |
|-------------|--|---|
| R0100/C0020 | Initial absolute values before shock — Assets — Mortality risk | This is the absolute value of the assets sensitive to mortality risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
|-------------|--|---|

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0100/C0030 | Initial absolute values before shock — Liabilities — Mortality risk   | This is the absolute value of liabilities sensitive to mortality risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0100/C0040 | Absolute values after shock — Assets — Mortality risk   | This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0100/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Mortality risk  | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.       |
| R0100/C0060 | Absolute value after shock — Net solvency capital requirement — Mortality risk  | This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).<br>If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.        |
| R0100/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0100/C0080 | Absolute value after shock — Gross solvency capital requirement — Mortality risk  | This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions)<br>If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications.                                  |
| R0200/C0020 | Initial absolute values before shock — Assets — Longevity risk  | This is the absolute value of the assets sensitive to longevity risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0200/C0030 | Initial absolute values before shock — Liabilities — Longevity risk   | This is the absolute value of liabilities sensitive to longevity risk charge, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0040 | Absolute values after shock — Assets — Longevity risk   | This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0200/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Longevity risk              | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0060 | Absolute value after shock — Net solvency capital requirement — Longevity risk  | This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).<br>If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications   |
| R0200/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Longevity risk             | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0080 | Absolute value after shock — Gross solvency capital requirement — Longevity risk  | This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions).<br>If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.  |
| R0300/C0020 | Initial absolute values before shock — Assets — Disability — morbidity risk   | This is the absolute value of the assets sensitive to disability — morbidity risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0300/C0030 | Initial absolute values before shock — Liabilities — Disability— morbidity risk   | This is the absolute value of liabilities sensitive to disability — morbidity risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0300/C0040 | Absolute values after shock — Assets — Disability — morbidity risk  | This is the absolute value of the assets sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months, and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter.<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0300/C0060 | Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk  | This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.   |
| R0300/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Disability — morbidity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0080 | Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk  | This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions).<br>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.<br>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.<br>If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications.  |
| R0410/C0020 | Initial absolute values before shock — Assets — Lapse risk— risk of increase in lapse rates  | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0030 | Initial absolute values before shock — Liabilities — Lapse risk — risk of increase in lapse rates                                    | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0410/C0040 | Absolute values after shock — Assets — Lapse risk —risk of increase in lapse rates   | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0410/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of increase in lapse rates  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                              |
| R0410/C0060 | Absolute value after shock — Net solvency capital requirement — Lapse risk — risk of increase in lapse rates  | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate. |
| R0410/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates) | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                         |
| R0410/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of increase lapse rates   | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates.<br><br>If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.          |
| R0420/C0020 | Initial absolute values before shock — Assets — Lapse risk — risk of decrease in lapse rates  | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0420/C0030 | Initial absolute values before shock — Liabilities — Lapse risk — risk of decrease in lapse rates   | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0420/C0040 | Absolute values after shock — Assets — Lapse risk — risk of decrease in lapse rates   | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |

▼ **B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0420/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of decrease in lapse rates | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.                |
| 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.<br>If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.         |
| R0420/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)– Lapse risk — risk of decrease in lapse rates | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.                                 |
| R0420/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of decrease in lapse rates                                       | This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk (before the loss absorbing capacity of technical provisions).<br>If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate |
| R0430/C0020 | Initial absolute values before shock — Assets — Lapse risk– mass lapse risk  | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0430/C0030 | Initial absolute values before shock — Liabilities — Lapse risk –mass lapse risk   | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0430/C0040 | Absolute values after shock — Assets — Lapse risk — mass lapse risk  | This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0430/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — mass lapse risk                 | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

**▼ B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Lapse risk — mass lapse risk | This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0430/C0080 | Absolute value after shock — Gross solvency capital requirement — Lapse risk — mass lapse risk  | This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).   |
| R0500/C0020 | Initial absolute values before shock — Assets — Life — expense risk   | This is the absolute value of the assets sensitive to life — expense risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0030 | Initial absolute values before shock — Liabilities — Life — expense risk  | This is the absolute value of liabilities sensitive to life –expense risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0500/C0040 | Absolute values after shock — Assets — Life — expense risk  | This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision).<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life — expense risk           | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock. as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — Life expense risk   | This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions.<br>If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.  |



**▼ B**

|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0500/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Life — expense risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.                       |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — Life — expense risk  | This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions).<br><br>If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.   |
| R0600/C0020 | Initial absolute values before shock — Assets — Revision risk  | This is the absolute value of the assets sensitive to revision risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0600/C0030 | Initial absolute values before shock — Liabilities — Revision risk   | This is the absolute value of liabilities sensitive to revision risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0040 | Absolute values after shock — Assets — Revision risk   | This is the absolute value of the assets sensitive to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.                                       |
| R0600/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Revision risk        | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0060 | Absolute value after shock — Net solvency capital requirement — Revision risk  | This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.   |
| R0600/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Revision risk       | This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions) underlying revision risk charge, after the shock ((i.e. shock as prescribed by standard formula, refer to a definition provided in item R0600/C0040), as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |

**▼ B**

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0600/C0080 | Absolute value after shock — Gross solvency capital requirement — Revision risk  | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for revision risk.  |
| R0700/C0020 | Initial absolute values before shock — Assets — Life Catastrophe risk  | This is the absolute value of the assets sensitive to life catastrophe risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0700/C0030 | Initial absolute values before shock — Liabilities — Life Catastrophe risk   | This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0700/C0040 | Absolute values after shock — Assets — Life Catastrophe risk   | This is the absolute value of the assets sensitive to life catastrophe risk, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0700/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life catastrophe risk  | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                             |
| R0700/C0060 | Absolute value after shock — Net solvency capital requirement — life catastrophe risk  | This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions.<br>If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations. |
| R0700/C0070 | Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — life catastrophe risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                               |
| R0700/C0080 | Absolute value after shock — Gross solvency capital requirement — life catastrophe risk  | This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions).<br>If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations.         |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br><br>Diversification shall 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.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement.             |
| R0900/C0060 | Total net solvency capital requirement for life underwriting risk   | This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.   |
| R0900/C0080 | Total gross solvency capital requirement for life underwriting risk | This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.   |

**Further details on revision risk**

|             |   |   |
|-------------|---|---|
| R1000/C0090 | USP — Factors applied for the revision risk shock | Revision shock — group specific parameter ('USP') as calculated by the group and approved by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used. |
|-------------|---|---|

**S.26.04 — Solvency Capital Requirement — Health underwriting risk****General Comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.04 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.04 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

**▼B**

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112 (7) reporting<br>2 — Regular reporting   |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030       | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0' |
| R0010/C0010 | Simplifications used — health mortality risk                      | Identify whether an undertakings within the scope of group supervision used simplifications for the calculation of health mortality risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.            |
| R0020/C0010 | Simplifications used — health longevity risk                      | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health longevity risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.             |

▼ **B**

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0030/C0010 | Simplifications used: health disability– morbidity risk — Medical expense   | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall not be filled in.  |
| R0040/C0010 | Simplifications used: health disability– morbidity risk — Income protection | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.  |
| R0050/C0010 | Simplifications used: SLT lapse risk  | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of NSLT lapse risk, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.<br>R0430 shall be fully completed in any case |
| R0060/C0010 | Simplifications used: health expense risk                                   | Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health expense risk. The following options shall be used:<br>1 — Simplifications used<br>2 — Simplifications not used<br>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.   |

**SLT health underwriting risk**

|             |  |  |
|-------------|--|--|
| R0100/C0020 | Initial absolute values before shock — Assets — Health mortality risk      | This is the absolute value of the assets sensitive to health mortality risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0030 | Initial absolute values before shock — Liabilities — Health mortality risk | This is the absolute value of liabilities sensitive to health mortality risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.        |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0100/C0040 | Absolute values after shock — Assets — Health mortality risk  | This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0100/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health mortality risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0100/C0060 | Absolute value after shock — Net solvency capital requirement — Health mortality risk   | This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0010/C0010 = 1, this item represents net capital charge for health mortality risk calculated using simplifications.                           |
| R0100/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.     |
| R0100/C0080 | Absolute value after shock — Gross solvency capital requirement — Health mortality risk                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk.<br>If R0010/C0010 = 1, this item represents gross capital charge for health mortality risk calculated using simplifications.                                    |
| R0200/C0020 | Initial absolute values before shock — Assets — Health longevity risk   | This is the absolute value of the assets sensitive to health longevity risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0200/C0030 | Initial absolute values before shock — Liabilities — Health longevity risk  | This is the absolute value of liabilities sensitive to health longevity risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0040 | Absolute values after shock — Assets — Health longevity risk  | This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |

▼ **B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0200/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longevity risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0060 | Absolute value after shock — Net solvency capital requirement — Health longevity risk   | This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0020/C0010 = 1, this item represents net capital charge for health longevity risk calculated using simplifications.   |
| R0200/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0200/C0080 | Absolute value after shock — Gross solvency capital requirement — Health longevity risk                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk.<br>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.<br>If R0030/C0010 = 1, this item represents net capital charge for health disability — morbidity risk — Medical expense calculated using simplifications. |

**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| 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.<br><br>If R0030/C0010 = 1, this item represents gross capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.  |
| R0320/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments   | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br><br>If R0030/C0010 = 1, this row shall not be filled in.  |
| R0320/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments  | This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br><br>If R0030/C0010 = 1, this row shall not be filled in.   |
| R0320/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments  | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br><br>If R0030/C0010 = 1, this row shall not be filled in.  |
| R0320/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br><br>If R0030/C0010 = 1, this row shall not be filled in. |
| R0320/C0060 | Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments   | This is the net capital charge for health disability — morbidity risk — Medical expense — increase of medical payments, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0030/C0010 = 1, this row shall not be filled in.  |



**▼ B**

|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0320/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge expenses — increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br>If R0030/C0010 = 1, this row shall not be filled in. |
| R0320/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — increase of medical payments.<br><br>If R0030/C0010 = 1, this row shall not be filled in.   |
| R0330/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments   | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br><br>If R0030/C0010 = 1, this row shall not be filled in.  |
| R0330/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — decrease of medical payments  | This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br>If R0030/C0010 = 1, this row shall not be filled in.   |
| R0330/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments  | This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.<br><br>If R0030/C0010 = 1, this row shall not be filled in.  |
| R0330/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.<br>If R0030/C0010 = 1, this row shall not be filled in.                                 |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| 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.<br>If R0030/C0010 = 1, this row shall not be filled in.   |
| R0330/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge — decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.<br>The amount of TP shall be net of reinsurance and SPV recoverables.<br>If R0030/C0010 = 1, this row shall not be filled in. |
| R0330/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — decrease of medical payments.<br>If R0030/C0010 = 1, this row shall not be filled in.  |
| R0340/C0020 | Initial absolute values before shock — Assets — Health disability — morbidity risk — Income protection  | This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0340/C0030 | Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Income protection   | This is the absolute value of liabilities sensitive to health disability — morbidity risk — Income protection charge, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0340/C0040 | Absolute values after shock — Assets — Health disability — morbidity risk — Income protection   | This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula).<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0340/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection                              | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula).<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

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|             | ITEM   | INSTRUCTIONS   |
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| 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.<br><br>If R0040/C0010 = 1, this item represents net capital charge for health disability — morbidity risk — Income protection calculated using simplifications.                 |
| R0340/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0340/C0080 | Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection.<br><br>If R0040/C0010 = 1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.                          |
| R0400/C0060 | Absolute value after shock — Net solvency capital requirement — SLT Health lapse risk  | This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0400/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT Health lapse risk  | This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.  |
| R0410/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk — risk of increase in lapse  | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse   | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0410/C0040 | Absolute values after shock — Assets — SLT health lapse risk –risk of increase in lapse   | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0410/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of increase in lapse  | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase of the rates of lapse).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0060 | Absolute value after shock — Net solvency capital requirement — SLT health lapse risk –risk of increase in lapse  | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate |
| R0410/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0410/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of increase in lapse  | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.<br><br>If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.                |
| R0420/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk– risk of decrease in lapse  | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0420/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse  | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| R0420/C0040 | Absolute values after shock — Assets — SLT health lapse risk –risk of decrease in lapse  | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse).<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0420/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0420/C0060 | Absolute value after shock — Net solvency capital requirement — SLT health lapse risk –risk of decrease in lapse   | This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.<br><br>If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate |
| R0420/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0420/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of decrease in lapse                                       | This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates<br><br>If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.         |
| R0430/C0020 | Initial absolute values before shock — Assets — SLT health lapse risk– mass lapse risk   | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R0430/C0030 | Initial absolute values before shock — Liabilities — SLT health lapse risk –mass lapse risk  | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0430/C0040 | Absolute values after shock — Assets — SLT health lapse risk — mass lapse risk  | This is the absolute value of the assets sensitive to mass lapse risk, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0430/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — mass lapse risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.             |
| R0430/C0060 | Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — mass lapse risk   | This is the net capital charge for SLT health lapse risk — mass lapse risk, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions. |
| R0430/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health lapse risk — mass lapse risk     | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.        |
| R0430/C0080 | Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — mass lapse risk                                       | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk — mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.         |
| R0500/C0020 | Initial absolute values before shock — Assets — Health expense risk   | This is the absolute value of the assets sensitive to expense risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0030 | Initial absolute values before shock — Liabilities — Health expense risk  | This is the absolute value of liabilities sensitive to expense risk, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0500/C0040 | Absolute values after shock — Assets — Health expense risk  | This is the absolute value of the assets sensitive to health expense risk, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0500/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health expense risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                                   |
| R0500/C0060 | Absolute value after shock — Net solvency capital requirement — Health expense risk   | This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions.<br>If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations. |
| R0500/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health expense risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.                              |
| R0500/C0080 | Absolute value after shock — Gross solvency capital requirement — Health expense risk                                       | This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk.<br>If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.       |
| R0600/C0020 | Initial absolute values before shock — Assets — Health revision risk  | This is the absolute value of the assets sensitive to health revision risk, before the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R0600/C0030 | Initial absolute values before shock — Liabilities — Health revision risk   | This is the absolute value of liabilities sensitive to health revision risk charge, before the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0040 | Absolute values after shock — Assets — Health revision risk   | This is the absolute value of the assets sensitive to health revision risk, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0600/C0050 | Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health revision risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |
| R0600/C0060 | Absolute value after shock — Net solvency capital requirement — Health revision risk   | This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.  |
| R0600/C0070 | Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health revision risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health revision risk charge, after the shock (i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk).<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R0600/C0080 | Absolute value after shock — Gross solvency capital requirement — Health revision risk                                       | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.   |
| R0700/C0060 | Diversification within SLT health underwriting risk module — Net   | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0080 | Diversification within SLT health underwriting risk module — Gross   | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.<br><br>Diversification shall be reported as a negative value if they reduce the capital requirement.             |
| R0800/C0060 | Net solvency capital requirements — SLT health underwriting risk   | This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions.   |



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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0800/C0080 | Gross solvency capital — SLT health underwriting risk | This is the total gross capital charge for SLT health underwriting risk, before adjustment of the loss absorbing capacity of technical provisions. |

**Further details on revision risk**

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|-------------|--------------------|---|
| R0900/C0090 | Revision shock USP | Revision shock — group specific parameter as calculated by the group and approved by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used. |
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**NSLT health premium and reserve risk**

|                       |  |   |
|-----------------------|--|---|
| R1000–R1030/<br>C0100 | Standard deviation for premium risk — USP  | This is the group specific standard deviation for premium risk for each lines of business and its proportional reinsurance as calculated by the group and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used.  |
| R1000–R1030/<br>C0110 | USP Standard Deviation gross/net   | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:<br><br>1 — USP gross<br>2 — USP net   |
| R1000–R1030/<br>C0120 | Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance | This is the group specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows groups to take into account the risk–mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority<br><br>Where no group specific parameter is used, this cell shall be left blank. |
| R1000–R1030/<br>C0130 | Standard deviation for reserve risk — USP  | This is the group specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the group and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used.  |
| R1000–R1030/<br>C0140 | Volume measure for premium and reserve risk — volume measure for premium risk: $V_{\text{prem}}$ | The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance   |

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|                       | ITEM   | INSTRUCTIONS   |
|-----------------------|--|--|
| R1000–R1030/<br>C0150 | Volume measure for premium and reserve risk –Volume measure reserve risk: Vres | The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance  |
| R1000–R1030/<br>C0160 | Volume measure for premium and reserve risk — Geographical Diversification     | This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.<br><br>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1. |
| R1000–R1030/<br>C0170 | Volume measure for premium and reserve risk — V                                | The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.  |
| R1040/C0170           | Total Volume measure for premium and reserve risk                              | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business.   |
| R1050/C0100           | Combined standard deviation  | This is the combined standard deviation for premium and reserve risk for all segments.   |
| R1100/C0180           | Solvency capital requirement — NSLT health premium and reserve risk            | This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.  |
| R1200/C0190           | Initial absolute values before shock — Assets — Lapse risk                     | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.  |
| R1200/C0200           | Initial absolute values before shock — Liabilities — Lapse risk                | This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.   |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R1200/C0210 | Absolute values after shock — Assets — Lapse risk                     | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell.   |
| R1200/C0220 | Absolute values after shock Liabilities — Lapse risk                  | This is the absolute value of the liabilities sensitive to lapse risk, after the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.  |
| R1200/C0230 | Absolute value after shock— Solvency capital requirement — Lapse risk | This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.   |
| R1300/C0240 | Diversification within NSLT health underwriting risk — gross          | This is the diversification effect within the NSLT health underwriting risk sub-module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.<br><br>Diversification shall 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 Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.   |

**Health catastrophe risk**

|             |   |   |
|-------------|---|---|
| R1500/C0250 | Net solvency capital requirement for health catastrophe risks — Mass accident risk sub module   | The net solvency capital requirement for the mass risk sub-module calculated after loss absorbing capacity of technical provisions                    |
| R1500/C0260 | Gross solvency capital requirement for health catastrophe risks — Mass accident risk sub module | The gross solvency capital requirement for the mass risk sub-module, calculated before loss absorbing capacity of technical provisions.               |
| R1510/C0250 | Net solvency capital requirement for health catastrophe risks — Accident concentration risk     | The net solvency capital requirement for the accident concentration risk sub-module, calculated after loss absorbing capacity of technical provisions |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R1510/C0260 | Gross solvency capital requirement for health catastrophe risks— Accident concentration risk | The gross solvency capital requirement for the accident concentration risk sub-module calculated before loss absorbing capacity of technical provisions.  |
| R1520/C0250 | Net solvency capital requirement for health catastrophe risks — Pandemic risk                | The net solvency capital requirement for the pandemic risk sub-module, calculated after loss absorbing capacity of technical provisions.  |
| R1520/C0260 | Gross solvency capital requirement for health catastrophe risks — Pandemic risk              | The gross solvency capital requirement for the pandemic risk sub-module is calculated before loss absorbing capacity of technical provisions.   |
| R1530/C0250 | Diversification within health catastrophe risk — Net   | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions  |
| R1530/C0260 | Diversification within health catastrophe risk — Gross                                       | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions. |
| R1540/C0250 | Total net solvency capital requirement for health catastrophe risk                           | This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub-module   |
| R1540/C0260 | Total gross solvency capital requirement for health catastrophe risk                         | This is the total gross capital charge for the health catastrophe risk sub — module (before loss absorbing capacity of technical provisions)  |

**Total health underwriting risk**

|             |  |  |
|-------------|--|--|
| R1600/C0270 | Diversification within health underwriting risk module — Net | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision. |
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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R1600/C0280 | Diversification within health underwriting risk module — Gross        | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions. |
| R1700/C0270 | Total net solvency capital requirement for health underwriting risk   | This is the total net solvency capital requirement for the health underwriting risk module.  |
| R1700/C0280 | Total gross solvency capital requirement for health underwriting risk | This is the total gross solvency capital requirement for the health underwriting risk module.  |

**S.26.05 — Solvency Capital Requirement — Non-Life underwriting risk****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.05 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.05 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

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b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| Z0010       | Article 112   | Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br><br>1 — Article 112 (7) reporting<br>2 — Regular reporting   |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br><br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030       | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br><br>When item Z0020 = 2, then report '0'   |
| R0010/C0010 | Captives simplifications — non life premium and reserve risk      | Identify whether a captive undertaking within the scope of group supervision used simplifications for the calculation of non-life premium and reserve risk. One of the options in the following closed list shall be used:<br><br>1 — Simplifications used<br>2 — Simplifications not used<br><br>If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230. |

**Non-life premium and Reserve Risk**

|                       |  |   |
|-----------------------|--|---|
| R0100–R0210/<br>C0020 | Standard deviation for premium risk — USP Standard Deviation | This is the group specific standard deviation for premium risk for each segment as calculated by the group and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used. |
| R0100–R0210/<br>C0030 | USP Standard Deviation gross/net                             | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:<br><br>1 — USP gross<br>2 — USP net   |

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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0100–R0210/<br>C0040 | Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance | This is the group specific adjustment factor for non — proportional reinsurance of each segment allows groups to take into account the risk — mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used. |
| R0100–R0210/<br>C0050 | Standard deviation for reserve risk — USP  | This is the group specific standard deviation for reserve risk each segment as calculated by the group and approved or prescribed by the supervisory authority.<br><br>This item is not reported where no group specific parameter is used.   |
| R0100–R0210/<br>C0060 | Volume measure for premium and reserve risk — volume measure for premium risk: Vprem             | The volume measure for premium risk for each line of business as defined in Annex I to Delegated Regulation (EU) 2015/35.   |
| R0100–R0210/<br>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/<br>C0080 | Volume measure for premium and reserve risk — Geographical Diversification —                     | Geographical diversification used for the volume measure for each segment<br><br>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.   |
| R0100–R0210/<br>C0090 | Volume measure for premium and reserve risk — V  | The volume measure for non — life premium and reserve risk for each segment<br><br>If R0010/C0010 = 1, this item shall represent the capital requirement for non — life premium and reserve risk of particular segment calculated using simplifications   |
| R0220/C0090           | Total Volume measure for premium and reserve risk  | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all segments.   |
| R0230/C0020           | Combined standard deviation  | This is the combined standard deviation for premium and reserve risk for all segments.<br><br>► <b>MI</b> ————— ◀   |
| R0300/C0100           | Total capital requirement for non — life premium and reserve risk                                | This is the total capital charge for the non–life premium and reserve risk sub module.  |

**Non–life lapse risk**

|             |  |  |
|-------------|--|--|
| R0400/C0110 | Initial absolute values before shock — Assets — Non–life underwriting risk — Lapse risk      | This is the absolute value of the assets sensitive to the non–life lapse risk, before the shock.<br><br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0120 | Initial absolute values before shock — Liabilities — Non–life underwriting risk — Lapse risk | This is the absolute value of liabilities sensitive to the non–life lapse risk, before the shock.<br><br>The amount of TP shall be net of reinsurance and SPV recoverables.        |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0400/C0130 | Absolute values after shock —<br>Assets — Non-life underwriting risk — Lapse risk      | This is the absolute value of the assets sensitive to non-life lapse risk, after the shock.<br>Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0140 | Absolute values after shock —<br>Liabilities — Non-life underwriting risk — Lapse risk | This is the absolute value of the liabilities sensitive to non-life lapse risk, after the shock.<br>The amount of TP shall be net of reinsurance and SPV recoverables.    |
| R0400/C0150 | Solvency capital requirement —<br>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.<br>Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0160 | Total capital requirement for non-life underwriting risk | This is the solvency capital requirement for non-life underwriting risk sub module.  |

**S.26.06 — Solvency Capital Requirements — Operational risk****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.06 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.06 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).



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For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| Z0010       | Article 112  | Identifies whether the reported figures have been requested under Article 112 (7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112 (7) reporting<br>2 — Regular reporting   |
| Z0020       | Ring-fenced fund, matching adjustment portfolio or remaining part      | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030       | Fund/Portfolio number  | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0' |
| R0100/C0020 | Life gross technical provisions (excluding risk margin)                | This is technical provisions for life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.  |
| R0110/C0020 | Life gross technical provisions unit-linked (excluding risk margin)    | This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.                        |
| R0120/C0020 | Non-life gross technical provisions (excluding risk margin)            | This is technical provisions for non-life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.  |
| R0130/C0020 | Capital requirement for operational risk based on technical provisions | This is the capital requirement for operational risk based on technical provisions  |

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|             | ITEM   | INSTRUCTIONS  |
|-------------|--|---|
| R0200/C0020 | Earned life gross premiums (previous 12 months)                                    | Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance   |
| R0210/C0020 | Earned life gross premiums unit-linked (previous 12 months)                        | Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance                          |
| R0220/C0020 | Earned non-life gross premiums (previous 12 months)                                | Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance  |
| R0230/C0020 | Earned life gross premiums (12 months prior to the previous 12 months)             | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance  |
| R0240/C0020 | Earned life gross premiums unit-linked (12 months prior to the previous 12 months) | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance. |
| R0250/C0020 | Earned non-life gross premiums (12 months prior to the previous 12 months)         | Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance   |
| R0260/C0020 | Capital requirement for operational risk based on earned premiums                  | This is the capital requirement for operational risks based on earned premiums.   |
| R0300/C0020 | Capital requirement for operational risk before capping                            | This is the capital requirement for operational risk before capping adjustment  |
| R0310/C0020 | Cap based on Basic Solvency Capital Requirement                                    | This is the result of the cap percentage applied to the Basic SCR.  |
| R0320/C0020 | Capital requirement for operational risk after capping                             | This is the capital requirement for operational risk after capping adjustment.  |
| R0330/C0020 | Expenses incurred in respect of unit linked business (previous 12 months)          | This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.   |
| R0340/C0020 | Total capital requirement for operational risk                                     | This is the capital charge for operational risk.  |

**S.26.07 — Solvency Capital Requirement — Simplifications****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

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Template SR.26.07 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.26.07 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| Z0010 | Article 112   | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:<br>1 — Article 112(7) reporting<br>2 — Regular reporting   |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030 | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br><br>When item Z0020 = 2, then report '0' |
| Z0040 | Currency for interest rate risk (captives)                        | Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line.  |

**Market risk (including captives)**

|                       |  |   |
|-----------------------|--|---|
| R0010/<br>C0010–C0070 | Spread risk (bonds and loans)<br>— 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. |
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|                       | ITEM   | INSTRUCTIONS  |
|-----------------------|--|---|
| R0010/C0080           | Spread risk (bonds and loans)<br>— 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/<br>C0010–C0070 | Spread risk (bonds and loans)<br>— 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)<br>— Modified duration —<br>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)<br>— 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) —<br>Capital requirement —<br>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) —<br>Capital requirement —<br>Interest rate down — by<br>currency | Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported.  |

**Life underwriting risk**

|             |                                     |   |
|-------------|-------------------------------------|---|
| R0100/C0120 | Mortality risk — Capital at risk    | Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk.   |
| R0100/C0160 | Mortality risk — Average rate (t+1) | Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk.   |
| R0100/C0180 | Mortality risk — Modified duration  | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk.   |
| R0110/C0150 | Longevity risk — Best estimate      | Best estimate of obligations subject to longevity risk.   |
| R0110/C0160 | Longevity risk — Average rate (t+1) | Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions. |

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|             | ITEM  | INSTRUCTIONS  |
|-------------|---|---|
| R0110/C0190 | Longevity risk — Modified duration              | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions. |
| R0120/C0120 | Disability–morbidity risk — Capital at risk     | Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk.                                    |
| R0120/C0130 | Disability–morbidity risk — Capital at risk t+1 | Capital at risk as defined in R0120/C0120 after 12 months.  |
| R0120/C0150 | Disability–morbidity risk — Best estimate       | Best estimate of obligations subject to disability–morbidity risk.  |
| R0120/C0160 | Disability–morbidity risk — Average rate (t+1)  | Average disability–morbidity rate during the following 12 months (t+1) weighted by sum insured for policies with a positive capital at risk.  |
| R0120/C0170 | Disability–morbidity risk — Average rate t+2    | Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk.                            |
| R0120/C0180 | Disability–morbidity risk — Modified duration   | Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.  |
| R0120/C0200 | Disability–morbidity risk — Termination rates   | Expected termination rates during the following 12 months (t+1) for policies with a positive capital at risk.   |
| R0130/C0140 | Lapse risk (up) — Surrender strain              | Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.  |
| R0130/C0160 | Lapse risk (up) — Average rate (t+1)            | Average lapse rate for policies with positive surrender strains.  |
| R0130/C0190 | Lapse risk (up) — Average run off period        | Average period in years over which the policies with a positive surrender strain run off.   |
| R0140/C0140 | Lapse risk (down) — Surrender strain            | Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.  |
| R0140/C0160 | Lapse risk (down) — Average rate (t+1)          | Average lapse rate for policies with negative surrender strains.  |
| R0140/C0190 | Lapse risk (down) — Average run off period      | Average period in years over which the policies with a negative surrender strain run off.   |
| R0150/C0180 | Life expense risk — Modified duration           | Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations.   |
| R0150/C0210 | Life expense risk — Payments                    | Expenses paid related to life insurance and reinsurance during the last 12 months.  |

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|             | ITEM                                       | INSTRUCTIONS  |
|-------------|--|---|
| R0150/C0220 | Life expense risk — Average inflation rate | Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations. |
| R0160/C0230 | Life catastrophe risk — Capital at risk    | Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35.   |

**Health underwriting risk**

|             |   |   |
|-------------|---|---|
| R0200/C0120 | Health mortality risk — Capital at risk                                     | Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk.  |
| R0200/C0160 | Health mortality risk — Average rate (t+1)                                  | Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies with a positive capital at risk.   |
| R0200/C0180 | Health mortality risk — Modified duration                                   | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk.   |
| R0210/C0150 | Health longevity risk — Best estimate                                       | Best estimate of obligations subject to health longevity risk.  |
| R0210/C0160 | Health longevity risk — Average rate (t+1)                                  | Average mortality rate during the following 12 months (t+1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.   |
| R0210/C0180 | Health longevity risk — Modified duration                                   | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions.   |
| R0220/C0180 | Health disability–morbidity risk (medical expense) — Modified duration      | Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations.  |
| R0220/C0210 | Health disability–morbidity risk (medical expense) — Payments               | Expenses paid related to medical expense insurance and reinsurance during the last 12 months.   |
| R0220/C0220 | Health disability–morbidity risk (medical expense) — Average inflation rate | Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations. |
| R0230/C0120 | Health disability–morbidity risk (income protection) — Capital at risk      | Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk (income protection).   |

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|             | ITEM   | INSTRUCTIONS   |
|-------------|--|--|
| 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 months (t+1) weighted by sum insured for policies with a positive capital at risk.                     |
| R0230/C0170 | Health disability–morbidity risk (income protection) — Average rate t+2    | Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk. |
| R0230/C0180 | Health disability–morbidity risk (income protection) — Modified duration   | Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.                   |
| R0230/C0200 | Health disability–morbidity risk (income protection) — Termination rates   | Expected termination rates during the following 12 months for policies with a positive capital at risk.  |
| R0240/C0140 | Health SLT lapse risk (up) — Surrender strain                              | Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.  |
| R0240/C0160 | Health SLT lapse risk (up) — Average rate (t+1)                            | Average lapse rate for policies with positive surrender strains.   |
| R0240/C0190 | Health SLT lapse risk (up) — Average run off period                        | Average period in years over which the policies with a positive surrender strain run off.  |
| R0250/C0140 | Health SLT lapse risk (down) — Surrender strain                            | Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.  |
| R0250/C0160 | Health SLT lapse risk (down) — Average rate (t+1)                          | Average lapse rate for policies with negative surrender strains.   |
| 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.  |

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|             | ITEM  | INSTRUCTIONS   |
|-------------|---|--|
| R0260/C0180 | Health expense risk —<br>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 —<br>Payments               | Expenses paid related to health insurance and reinsurance during the last 12 months.   |
| R0260/C0220 | Health expense risk —<br>Average inflation rate | Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations. |

**S.27.01 — Solvency Capital Requirement — Non-life and health catastrophe risk****General comments:**

This section relates to annual submission of information for groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template S.27.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

Template SR.27.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program of the next reporting year as described in the reinsurance templates for Facultative covers (S.30.01 and S.30.02 of Annex II) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04 of Annex II).

Undertakings need to estimate their recoveries from risk mitigation in line with the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non-life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Article 105(2)(b) and (4)(c) of the Directive 2009/138/EC.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.



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In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

For group reporting the following specific requirements shall be met:

- d) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- e) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- f) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

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|-------|---|---|
|       |   |   |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:<br>1 — RFF/MAP<br>2 — Remaining part   |
| Z0030 | Fund/Portfolio number   | When item Z0020 = 1, identification number for a ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time and with the fund/portfolio number reported in other templates.<br>When item Z0020 = 2, then report '0' |

**Non-life catastrophe risk — Summary**

|                   |  |  |
|-------------------|--|--|
| C0010/R0010       | SCR before risk mitigation — Natural catastrophe risk        | This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070.  |
| C0010/R0020–R0060 | SCR before risk mitigation — Natural catastrophe risk perils | This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.<br>Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0070       | SCR before risk mitigation — Diversification between perils  | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils.  |

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|-----------------------|--|--|
| C0020/R0010           | Total risk mitigation —<br>Natural catastrophe risk                                    | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0020/R0070.              |
| C0020/<br>R0020–R0060 | Total risk mitigation —<br>Natural catastrophe risk perils                             | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril.   |
| C0020/R0070           | Total risk mitigation —<br>Diversification between perils                              | Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils.   |
| C0030/R0010           | SCR after risk mitigation —<br>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/<br>R0020–R0060 | SCR after risk mitigation —<br>Natural catastrophe risk perils                         | This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.<br><br>Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0070           | SCR after risk mitigation —<br>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 —<br>Catastrophe risk non–proportional property reinsurance | This is the total catastrophe risk before risk mitigation arising from non–proportional property reinsurance.  |
| C0020/R0080           | Total risk mitigation —<br>Catastrophe risk non–proportional property reinsurance      | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for non–proportional property reinsurance.   |
| C0030/R0080           | SCR after risk mitigation —<br>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 —<br>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/<br>R0100–R0150 | SCR before risk mitigation —<br>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.<br><br>Per man–made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.                |

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|                       |  |   |
|-----------------------|--|---|
| C0010/R0160           | SCR before risk mitigation —<br>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 —<br>Man-made catastrophe risk               | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0020/R0160.                    |
| C0020/<br>R0100–R0150 | Total risk mitigation —<br>Man-made catastrophe risk<br>perils     | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril.   |
| C0020/R0160           | Total risk mitigation —<br>Diversification between perils          | Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different man-made perils.   |
| C0030/R0090           | SCR after risk mitigation —<br>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/<br>R0100–R0150 | SCR after risk mitigation —<br>Man-made catastrophe risk<br>perils | This is the total capital requirement after risk mitigation per man-made catastrophe peril, taking into consideration the diversification effect between sub-perils.<br><br>Per man-made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0160           | SCR after risk mitigation —<br>Diversification between perils      | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different man-made catastrophe perils.   |
| C0010/R0170           | SCR before risk mitigation —<br>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 —<br>Diversification between perils     | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different 'other non-life' perils.  |

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|-------------|---|--|
| C0020/R0170 | Total risk mitigation — Other non-life catastrophe risk                             | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all 'other non-life' perils and taking into consideration the diversification effect between the perils given in C0020/R0180.   |
| C0020/R0180 | Total risk mitigation — Diversification between perils                              | Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different 'other non-life' perils.  |
| C0030/R0170 | SCR after risk mitigation — Other non-life catastrophe risk                         | This is the total catastrophe risk after risk mitigation arising from all 'other non-life' catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180.  |
| C0030/R0180 | SCR after risk mitigation — Diversification between perils                          | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different 'other non-life' catastrophe perils.  |
| C0010/R0190 | SCR before risk mitigation — Total Non-life catastrophe risk before diversification | This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks) before the diversification effect between the sub-modules.  |
| C0010/R0200 | SCR before risk mitigation — Diversification between sub-modules                    | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).   |
| C0010/R0210 | SCR before risk mitigation — Total Non-life catastrophe risk after diversification  | This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0010/R0200.   |
| C0020/R0190 | Total risk mitigation — Total Non-life catastrophe risk before diversification      | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.   |
| C0020/R0200 | Total risk mitigation — Diversification between sub-modules                         | Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).  |
| C0020/R0210 | Total risk mitigation — Total Non-life catastrophe risk after diversification       | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0020/R0200. |
| C0030/R0190 | SCR after risk mitigation — Total Non-life catastrophe risk before diversification  | This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.  |

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|-------------|---|--|
| C0030/R0200 | SCR after risk mitigation —<br>Diversification between<br>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 —<br>Total Non-life catastrophe<br>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 —<br>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/<br>R0310–R0330 | SCR before risk mitigation —<br>Health catastrophe risk<br>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.<br><br>Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0340           | SCR before risk mitigation —<br>Diversification between<br>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 —<br>Health catastrophe risk                     | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0020/R0340.                             |
| C0020/<br>R0310–R0330 | Total risk mitigation —<br>Health catastrophe risk<br>sub-modules      | This is the total risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module.   |
| C0020/R0340           | Total risk mitigation —<br>Diversification between<br>sub-modules      | Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules.   |
| C0030/R0300           | SCR after risk mitigation —<br>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.  |

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|-----------------------|---|--|
| C0030/<br>R0310–R0330 | SCR after risk mitigation —<br>Health catastrophe risk<br>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.<br><br>Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0340           | SCR after risk mitigation —<br>Diversification between<br>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/<br>R0610–R0780 | Estimation of the gross<br>premium to be earned —<br>Other Regions   | An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to the 14 regions other than the ► <b>M1</b> specified ◀ regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0040/R0790           | Estimation of the gross<br>premium to be earned —<br>Total Windstorm Other<br>Regions before diversifi-<br>cations | Total of the estimate of the premiums to be earned by the insurance or reinsurance group before diversification, during the following year for the other 14 regions other than the ► <b>M1</b> specified ◀ regions.   |
| C0050/<br>R0400–R0590 | Exposure —<br>► <b>M1</b> specified ◀ Region   | The sum of the total insured per each of the 20 ► <b>M1</b> specified ◀ regions for lines of business:<br><br>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 ► <b>M1</b> specified ◀ region; and<br><br>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 ► <b>M1</b> specified ◀ region.   |
| C0050/R0600           | Exposure — Total Windstorm<br>► <b>M1</b> specified ◀ Regions<br>before diversification                            | Total of the exposure before diversification for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0060/<br>R0400–R0590 | Specified Gross Loss —<br>► <b>M1</b> specified ◀ Region   | Specified gross windstorm loss per each of the 20 ► <b>M1</b> specified ◀ regions, taking into consideration the effect of diversification effect between zones.  |
| C0060/R0600           | Specified Gross Loss — Total<br>Windstorm ► <b>M1</b> specified ◀<br>Regions before diversification                | Total of the specified gross loss before diversification for the 20 ► <b>M1</b> specified ◀ regions.  |

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|                       |  |   |
|-----------------------|--|---|
| C0070/<br>R0400–R0590 | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— ► <b>MI</b> specified ◀ Region   | The risk charge factor per each of the 20 ► <b>MI</b> specified ◀ regions for Windstorm, taking into consideration the effect of diversification effect between zones.  |
| C0070/R0600           | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— Total Windstorm<br>► <b>MI</b> specified ◀ Regions<br>before diversification | Ratio between total specified gross loss and total exposure.  |
| C0080/<br>R0400–R0590 | Scenario A or B —<br>► <b>MI</b> specified ◀ Region  | The larger of the capital requirement for Windstorm risk for each of the 20 ► <b>MI</b> specified ◀ regions according to scenario A or scenario B.<br><br>When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account. |
| C0090/<br>R0400–R0590 | Catastrophe Risk Charge<br>before risk mitigation —<br>► <b>MI</b> specified ◀ Region  | Capital requirement before risk mitigation arising from Windstorm for each of the 20 ► <b>MI</b> specified ◀ Regions corresponding to the larger of scenario A or B.  |
| C0090/R0600           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Windstorm ► <b>MI</b> specified ◀<br>Regions before diversification           | Total of the capital requirement before risk mitigation arising from Windstorm for the 20 ► <b>MI</b> specified ◀ regions.  |
| C0090/R0790           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Windstorm Other Regions<br>before diversifications                            | The capital requirement before risk mitigation for Windstorm risk in regions other than the ► <b>MI</b> 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<br>before risk mitigation — Total<br>Windstorm all Regions before<br>diversification                               | Total of the capital requirement before risk mitigation arising from Windstorm for all regions.   |
| C0090/R0810           | Catastrophe Risk Charge<br>before risk mitigation —<br>Diversification effect between<br>regions   | Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both ► <b>MI</b> specified ◀ Regions and 'other regions')   |
| C0090/R0820           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Windstorm after diversifi-<br>cation  | This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810.   |
| C0100/<br>R0400–R0590 | Estimated Risk Mitigation —<br>► <b>MI</b> specified ◀ Region  | Per each of the 20 ► <b>MI</b> specified ◀ Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.  |

▼ B

|                       |   |   |
|-----------------------|---|---|
| C0100/R0600           | Estimated Risk Mitigation — Total Windstorm<br>► <u>M1</u> specified ◀ Regions before diversification                     | Total of the estimated risk mitigation arising from Windstorm for the 20 ► <u>M1</u> specified ◀ regions.   |
| C0100/R0790           | Estimated Risk Mitigation — Total Windstorm Other Regions before diversifications   | For all the regions other than the ► <u>M1</u> specified ◀ Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.                               |
| C0100/R0800           | Estimated Risk Mitigation — Total Windstorm all Regions before diversification  | Total of the estimated risk mitigation arising from Windstorm for all regions.  |
| C0110/<br>R0400–R0590 | Estimated Reinstatement Premiums —<br>► <u>M1</u> specified ◀ Region  | For each of the 20 ► <u>M1</u> specified ◀ Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0110/R0600           | Estimated Reinstatement Premiums — Total Windstorm<br>► <u>M1</u> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 20 ► <u>M1</u> specified ◀ regions.   |
| C0110/R0790           | Estimated Reinstatement Premiums — Total Windstorm Other Regions before diversifications                                  | For all the regions other than the ► <u>M1</u> specified ◀ Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0110/R0800           | Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification                                     | Total of the estimated reinstatement premiums for all regions.  |
| C0120/<br>R0400–R0590 | Catastrophe Risk Charge after risk mitigation —<br>► <u>M1</u> specified ◀ Region   | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the ► <u>M1</u> specified ◀ regions, corresponding to the selected scenario. |
| C0120/R0600           | Catastrophe Risk Charge after risk mitigation — Total Windstorm<br>► <u>M1</u> specified ◀ Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 20 ► <u>M1</u> 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 ► <u>M1</u> specified ◀ Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.           |



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|-------------|--|---|
| C0120/R0800 | Catastrophe Risk Charge after risk mitigation — Total Windstorm all Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for all regions.   |
| C0120/R0810 | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions             | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both ► <b>M1</b> 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/<br>R1040–R1210 | Estimation of the gross premium to be earned — Other Regions   | An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to each of the 14 regions other than the ► <b>M1</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business:<br><br>Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and<br><br>Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0130/R1220           | Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification | Total of the estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year for the other regions.   |
| C0140/<br>R0830–R1020 | Exposure — ► <b>M1</b> specified ◀ Region  | The sum of the total insured per each of the 20 ► <b>M1</b> specified ◀ regions for the lines of business:<br><br>Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular ► <b>M1</b> specified ◀ region; and<br><br>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 ► <b>M1</b> specified ◀ region.   |
| C0140/R1030           | Exposure — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification                   | Total of the exposure for the 20 ► <b>M1</b> specified ◀ regions.   |

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|                       |   |  |
|-----------------------|---|--|
| C0150/<br>R0830–R1020 | Specified Gross Loss —<br>► <b>MI</b> specified ◀ Region  | Specified gross Earthquake loss for each of the 20<br>► <b>MI</b> specified ◀ regions, taking into consideration the effect of<br>diversification effect between zones.  |
| C0150/R1030           | Specified Gross Loss — Total<br>Earthquake ► <b>MI</b> specified ◀<br>Regions before diversification  | Total of the specified gross Earthquake loss for the 20<br>► <b>MI</b> specified ◀ regions.  |
| C0160/<br>R0830–R1020 | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— ► <b>MI</b> specified ◀ Region  | The Risk Charge Factor per each of the 20 ► <b>MI</b> specified ◀<br>regions for Earthquake according to the Standard Formula, taking<br>into consideration the effect of diversification effect between zones.  |
| C0160/R1030           | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— Total Earthquake<br>► <b>MI</b> specified ◀ Regions<br>before diversification | Ratio between total specified gross loss and total exposure.   |
| C0170/<br>R0830–R1020 | Catastrophe Risk Charge<br>before risk mitigation —<br>► <b>MI</b> specified ◀ Region   | Capital requirement before risk mitigation arising from Earthquakes<br>in each of the 20 ► <b>MI</b> specified ◀ Regions.  |
| C0170/R1030           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Earthquake ► <b>MI</b> specified ◀<br>Regions before diversification           | Total of the capital requirement before risk mitigation arising from<br>Earthquakes for the 20 ► <b>MI</b> specified ◀ regions.  |
| C0170/R1220           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Earthquake Other Regions<br>before diversification                             | The capital requirement before risk mitigation for Earthquake risk in<br>regions other than the ► <b>MI</b> specified ◀ Regions. It is the amount<br>of the instantaneous loss, without deduction of the amounts<br>recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0170/R1230           | Catastrophe Risk Charge<br>before risk mitigation Total<br>Earthquake — All Regions<br>before diversification                               | Total of the capital requirement before risk mitigation arising from<br>Earthquakes for all regions.   |
| C0170/R1240           | Catastrophe Risk Charge<br>before risk mitigation —<br>Diversification effect between<br>regions  | Diversification effect arising from the aggregation of the Earthquake<br>risks relating to the different regions (both ► <b>MI</b> specified ◀<br>Regions and Other regions).  |
| C0170/R1250           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Earthquake after diversifi-<br>cation  | This is the total capital requirement before risk mitigation for<br>Earthquake risk, taking into consideration the diversification effect<br>given in C0170/R1240.   |
| C0180/<br>R0830–R1020 | Estimated Risk Mitigation —<br>► <b>MI</b> specified ◀ Region   | Per each of the 20 ► <b>MI</b> specified ◀ Regions the estimated risk<br>mitigation effect of the group's specific reinsurance contracts and<br>special purpose vehicles relating to this peril, excluding the<br>estimated reinstatement premiums.                                      |

▼ **B**

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| C0180/R1030       | Estimated Risk Mitigation — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification                     | Total of the estimated Risk Mitigation for the 20 ► <b>M1</b> specified ◀ regions.   |
| C0180/R1220       | Estimated Risk Mitigation — Total Earthquake — Other Regions before diversification                                     | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.                      |
| C0180/R1230       | Estimated Risk Mitigation — Total Earthquake — All Regions before diversification                                       | Total of the estimated Risk Mitigation for all regions.  |
| C0190/R0830–R1020 | Estimated Reinstatement Premiums — ► <b>M1</b> specified ◀ Region   | Per each of the 20 ► <b>M1</b> specified ◀ Regions the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.   |
| C0190/R1030       | Estimated Reinstatement Premiums — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 20 ► <b>M1</b> specified ◀ regions.  |
| C0190/R1220       | Estimated Reinstatement Premiums — Total Earthquake — Other Regions before diversification                              | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.   |
| C0190/R1230       | Estimated Reinstatement Premiums — Total Earthquake — All Regions before diversification                                | Total of the estimated reinstatement premiums for all regions.   |
| C0200/R0830–R1020 | Catastrophe Risk Charge after risk mitigation — ► <b>M1</b> specified ◀ Region  | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 ► <b>M1</b> specified ◀ regions.                             |
| C0200/R1030       | Catastrophe Risk Charge after risk mitigation — Total Earthquake ► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for the 20 ► <b>M1</b> 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 ► <b>M1</b> specified ◀ Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |

**▼ B**

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| C0200/R1230 | Catastrophe Risk Charge after risk mitigation — Total Earthquake — All Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for all regions. |
| C0200/R1240 | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions                | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both ► <b>MI</b> 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/<br>R1410–R1580 | Estimation of the gross premiums to be earned — Other Regions                                   | <p>An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year in relation to each of the 14 regions other than the ►<b>MI</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business:</p> <p>Fire and other damage covering flood risk, including the proportional reinsurance obligations;</p> <p>Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations;</p> <p>Other motor insurance, including the proportional reinsurance obligations.</p> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>     |
| C0210/R1590           | Estimation of the gross premium to be earned — Total Flood Other Regions before diversification | Total of the estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year for the other regions.   |
| C0220/<br>R1260–R1390 | Exposure — ► <b>MI</b> specified ◀ Region   | <p>The sum of the total insured per each of the 14 ►<b>MI</b> specified ◀ regions of lines of business:</p> <p>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 ►<b>MI</b> specified ◀ region;</p> <p>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 ►<b>MI</b> specified ◀ region; and</p> <p>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 ►<b>MI</b> specified ◀ region.</p> |

▼ B

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| C0220/R1400           | Exposure — Total Flood<br>► <u>M1</u> specified ◀ Regions<br>before diversification  | Total of the exposure for the 14 ► <u>M1</u> specified ◀ regions.   |
| C0230/<br>R1260–R1390 | Specified Gross Loss —<br>► <u>M1</u> specified ◀ Region   | Specified gross Flood loss in each of the 14 ► <u>M1</u> specified ◀ regions, taking into consideration the effect of diversification effect between zones.   |
| C0230/R1400           | Specified Gross Loss — Total<br>Flood ► <u>M1</u> specified ◀<br>Regions before diversification  | Total of the specified gross Flood loss for the 14 ► <u>M1</u> specified ◀ regions.   |
| C0240/<br>R1260–R1390 | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— ► <u>M1</u> specified ◀ Region   | The Risk Charge Factor per each of the 14 ► <u>M1</u> specified ◀ regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones.  |
| C0240/R1400           | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— Total Flood<br>► <u>M1</u> specified ◀ Regions<br>before diversification | Ratio between total specified gross loss and total exposure.  |
| C0250/<br>R1260–R1390 | Scenario A or B —<br>► <u>M1</u> specified ◀ Region  | The larger of the capital requirement for Flood risk in each of the 14 ► <u>M1</u> specified ◀ regions according to scenario A or scenario B.<br><br>When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account. |
| C0260/<br>R1260–R1390 | Catastrophe Risk Charge<br>before risk mitigation —<br>► <u>M1</u> specified ◀ Region  | Capital requirement before risk mitigation arising from Floods in each of the 14 ► <u>M1</u> specified ◀ Regions, corresponding to the larger of scenario A or B.   |
| C0260/1400            | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Flood ► <u>M1</u> specified ◀<br>Regions before diversification           | Total of the capital requirement before risk mitigation arising from Floods for the 14 ► <u>M1</u> specified ◀ regions.   |
| C0260/R1590           | Catastrophe Risk Charge<br>before risk mitigation — Total<br>Flood Other Regions before<br>diversification                             | The capital requirement before risk mitigation for Flood risk in regions other than the ► <u>M1</u> 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<br>before risk mitigation — Total<br>Flood All Regions before<br>diversification                               | Total of the capital requirement before risk mitigation arising from Floods for all regions.  |

▼ **B**

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| 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 ► <b>M1</b> 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 — ► <b>M1</b> specified ◀ Region  | Per each of the 14 ► <b>M1</b> specified ◀ Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.     |
| C0270/R1400       | Estimated Risk Mitigation — Total Flood ► <b>M1</b> specified ◀ Regions before diversification          | Total of the estimated Risk Mitigation for the 14 ► <b>M1</b> specified ◀ regions.  |
| C0270/R1590       | Estimated Risk Mitigation — Total Flood Other Regions before diversification                            | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.                             |
| C0270/R1600       | Estimated Risk Mitigation — Total Flood All Regions before diversification                              | Total of the estimated Risk Mitigation for all regions.   |
| C0280/R1260–R1390 | Estimated Reinstatement Premiums — ► <b>M1</b> specified ◀ Region                                       | Per each of the 14 ► <b>M1</b> specified ◀ Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.   |
| C0280/R1400       | Estimated Reinstatement Premiums — Total Flood — ► <b>M1</b> specified ◀ Regions before diversification | Total of the estimated reinstatement premiums for the 14 ► <b>M1</b> specified ◀ regions.   |
| C0280/R1590       | Estimated Reinstatement Premiums — Total Flood — Other Regions before diversification                   | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0280/R1600       | Estimated Reinstatement Premiums — Total Flood — All Regions before diversification                     | Total of the estimated reinstatement premiums for all regions.  |
| C0290/R1260–R1390 | Catastrophe Risk Charge after risk mitigation — ► <b>M1</b> specified ◀ Region                          | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 ► <b>M1</b> specified ◀ regions, corresponding to the selected scenario. |

**▼ B**

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| C0290/R1400 | Catastrophe Risk Charge after risk mitigation — Total Flood — ► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 14 ► <b>M1</b> 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 ► <b>M1</b> 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 group's specific reinsurance contracts and special purpose vehicles all regions.   |
| C0290/R1610 | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions                               | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both ► <b>M1</b> 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**

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|-----------------------|--|---|
| C0300/<br>R1730–R1900 | Estimation of the gross premium to be earned — Other Regions                                   | <p>An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year and in relation to each of the 9 regions other than the ► <b>M1</b> specified ◀ Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business:</p> <p>Fire and other damage covering hail risk, including the proportional reinsurance obligations;</p> <p>Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and</p> <p>Other motor insurance, including the proportional reinsurance obligations.</p> <p>Premiums shall 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 group, during the following year for the other regions.   |

▼ B

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|-----------------------|---|---|
| C0310/<br>R1630–R1710 | Exposure —<br>► <u>M1</u> specified ◀ Region  | The sum of the total insured per each of the 9 ► <u>M1</u> specified ◀ regions for lines of business:<br><br>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 ► <u>M1</u> specified ◀ region;<br><br>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 ► <u>M1</u> specified ◀ region; and<br><br>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 ► <u>M1</u> specified ◀ region. |
| C0310/R1720           | Exposure — Total Hail<br>► <u>M1</u> specified ◀ Regions<br>before diversification  | Total of the exposure for the 9 ► <u>M1</u> specified ◀ regions.  |
| C0320/<br>R1630–R1710 | Specified Gross Loss —<br>► <u>M1</u> specified ◀ Region  | Specified gross Hail loss in each of the 9 ► <u>M1</u> specified ◀ regions, taking into consideration the effect of diversification effect between zones.   |
| C0320/R1720           | Specified Gross Loss — Total<br>Hail ► <u>M1</u> specified ◀<br>Regions before diversification  | Total of the specified gross Hail loss for the 9 ► <u>M1</u> specified ◀ regions.   |
| C0330/<br>R1630–R1710 | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— ► <u>M1</u> specified ◀ Region  | The Risk Charge Factor per each of the 9 ► <u>M1</u> specified ◀ regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones.  |
| C0330/R1720           | Catastrophe Risk Charge<br>Factor before risk mitigation<br>— Total Hail<br>► <u>M1</u> specified ◀ Regions<br>before diversification | Ratio between total specified gross loss and total exposure.  |
| C0340/<br>R1630–R1710 | Scenario A or B —<br>► <u>M1</u> specified ◀ Region   | The larger of the capital requirement for Hail risk in each of the 9 ► <u>M1</u> specified ◀ regions according to scenario A or scenario B.<br><br>When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.   |
| C0350/<br>R1630–R1710 | Catastrophe Risk Charge<br>before risk mitigation —<br>► <u>M1</u> specified ◀ Region   | Capital requirement before risk mitigation arising from Hails in each of the 9 ► <u>M1</u> specified ◀ Regions corresponding to the larger of scenario A or B.  |



▼ **B**

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| C0350/R1720           | Catastrophe Risk Charge before risk mitigation — Total Hail ► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement before risk mitigation arising from Hails for the 9 ► <b>M1</b> 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 ► <b>M1</b> 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 ► <b>M1</b> 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/<br>R1630–R1710 | Estimated Risk Mitigation — ► <b>M1</b> specified ◀ Region   | Per each of the 9 ► <b>M1</b> specified ◀ Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0360/R1720           | Estimated Risk Mitigation — Total Hail ► <b>M1</b> specified ◀ Region before diversification                       | Total of the estimated risk mitigation for the 9 ► <b>M1</b> specified ◀ regions.  |
| C0360/R1910           | Estimated Risk Mitigation — Total Hail Other Regions before diversification  | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.                        |
| C0360/R1820           | Estimated Risk Mitigation — Total Hail All Regions before diversification  | Total of the estimated risk mitigation for all regions.  |
| C0370/<br>R1630–R1710 | Estimated Reinstatement Premiums — ► <b>M1</b> specified ◀ Region  | Per each of the 9 ► <b>M1</b> specified ◀ Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.                                     |

**▼ B**

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|-----------------------|--|---|
| C0370/R1720           | Estimated Reinstatement Premiums — Total Hail<br>► <b>M1</b> specified ◀ Regions before diversification              | Total of the estimated reinstatement premiums for the 9 ► <b>M1</b> specified ◀ regions.  |
| C0370/R1910           | Estimated Reinstatement Premiums — Total Hail Other Regions before diversification                                   | For all the regions other than the ► <b>M1</b> specified ◀ Regions, the estimated reinstatement premiums, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0370/R1920           | Estimated Reinstatement Premiums — Total Hail All Regions before diversification                                     | Total of the estimated reinstatement premiums for all regions.  |
| C0380/<br>R1630–R1710 | Catastrophe Risk Charge after risk mitigation —<br>► <b>M1</b> specified ◀ Region                                    | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 ► <b>M1</b> specified ◀ Regions, corresponding to the selected scenario. |
| C0380/R1720           | Catastrophe Risk Charge after risk mitigation — Total Hail<br>► <b>M1</b> specified ◀ Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles for the 9 ► <b>M1</b> 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 ► <b>M1</b> 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 group's specific reinsurance contracts and special purpose vehicles for all regions.   |
| C0380/R1930           | Catastrophe Risk Charge after risk mitigation — Diversification effect between regions                               | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both ► <b>M1</b> 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**

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|-------------|--|---|
| C0390/R1950 | Estimation of the gross premium to be earned — Total Subsidence before diversification | An estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year, for the contract in relation to the obligations of fire and other damage, including the proportional reinsurance obligations. |
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|             |   | Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of France.  |
| C0400/R1950 | Exposure — Total Subsidence before diversification  | The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance groups are exposed to in relation to the territory. Together the zones shall comprise the whole territory. |
| C0410/R1950 | Specified Gross Loss — Total Subsidence before diversification  | ► <b>MI</b> Specified gross subsidence loss, before taking into consideration the effect of diversification effect between zones. ◀  |
| C0420/R1950 | Catastrophe Risk Charge Factor before risk mitigation — Total Subsidence before diversification                                 | ► <b>MI</b> 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 — Total Subsidence before diversification | Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France.  |
| C0430/R1970 | Catastrophe Risk Charge before risk mitigation — Total Subsidence — Total Subsidence before diversification                     | This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960.  |
| C0440/R1950 | Estimated Risk Mitigation — Total Subsidence before diversification   | The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.  |
| C0450/R1950 | Estimated Reinstatement Premiums — Total Subsidence before diversification  | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C0460/R1950 | Catastrophe Risk Charge after risk mitigation — Total Subsidence before diversification   | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from subsidence.   |
| C0460/R1960 | Catastrophe Risk Charge after risk mitigation — Diversification effect between zones  | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France.   |

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| 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. |
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**Natural catastrophe risk — Non-proportional property reinsurance**

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| C0470/R2000 | Estimation of the gross premium to be earned   | An estimate of the premiums to be earned, by the insurance or reinsurance group, during the following year, for the contract in relation to the obligations of the line of business non-proportional property reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35.<br><br>Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0480/R2000 | Catastrophe Risk Charge before risk mitigation | The capital requirement before risk mitigation for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.   |
| C0490/R2000 | Estimated Risk Mitigation                      | The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.   |
| C0500/R2000 | Estimated Reinstatement Premiums               | The estimated reinstatement premiums as a result of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.   |
| C0510/R2000 | Catastrophe Risk Charge after risk mitigation  | Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.   |

**Man-made catastrophe risk — Motor Vehicle Liability**

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| C0520/R2100 | Number of vehicles policy limit above 24M EUR                          | Number of vehicles insured by the insurance or reinsurance group in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24,000,000 Euro.             |
| C0530/R2100 | Number of vehicles policy limit below or equal to 24M EUR              | Number of vehicles insured by the insurance or reinsurance group in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24,000,000 Euro. |
| C0540/R2100 | Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation | This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.   |
| C0550/R2100 | Estimated Risk Mitigation  | The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.               |

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| C0560/R2100 | Estimated Reinstatement Premiums                                      | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.                         |
| C0570/R2100 | Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability. |

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

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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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.</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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.</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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.</p> |

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| C0610/R2200 | Catastrophe Risk Charge<br>Marine Tanker Collision<br>before risk mitigation | This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.  |
| C0620/R2200 | Estimated Risk Mitigation  | The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.                     |
| C0630/R2200 | Estimated Reinstatement<br>Premiums  | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision.   |
| C0640/R2200 | Catastrophe Risk Charge<br>Marine Tanker Collision after<br>risk mitigation  | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision. |
| C0650/R2200 | Name vessel  | Name of the corresponding vessel.   |

**Man-made catastrophe risk — Marine Platform Explosion**

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| C0660–C0700/<br>R2300 | Catastrophe Risk Charge<br>Marine Platform Explosion —<br><i>Type of cover</i> — before risk<br>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 group in respect of platform explosion in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <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 group in relation to the selected platform.</p> |
| C0710/R2300           | Catastrophe Risk Charge<br>Marine Platform Explosion<br>before risk mitigation                             | This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion.   |
| C0720/R2300           | Estimated Risk Mitigation  | The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums.  |
| C0730/R2300           | Estimated Reinstatement<br>Premiums  | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.  |

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| C0740/R2300 | Catastrophe Risk Charge<br>Marine Platform Explosion<br>after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion. |
| C0750/R2300 | Name platform   | Name of the corresponding platform.   |

**Man-made catastrophe risk — Marine**

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| C0760/R2400 | Catastrophe Risk Charge<br>Marine before risk mitigation<br>— 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<br>Marine before risk mitigation<br>— Diversification between<br>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<br>Marine before risk mitigation<br>— 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<br>— Total before diversification                                      | This is the total risk mitigation effect, before diversification effect between types of events, of the group's specific reinsurance contracts and special purpose vehicles arising from the marine risks. |
| C0780/R2400 | Catastrophe Risk Charge<br>Marine after risk mitigation —<br>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<br>Marine after risk mitigation —<br>Diversification between type<br>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<br>Marine after risk mitigation —<br>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**

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|-----------------------|--|---|
| C0790–C0800/<br>R2500 | Catastrophe Risk Charge<br>Aviation before risk mitigation<br>— <i>Type of cover</i> — before risk<br>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 group in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <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 group for aviation insurance and reinsurance and in relation to the selected aircraft.</p> |
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| C0810/R2500 | Catastrophe Risk Charge Aviation before risk mitigation              | This is the total capital requirement before risk mitigation for risks arising from Aviation.  |
| C0820/R2500 | Estimated Risk Mitigation  | The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.                     |
| C0830/R2500 | Estimated Reinstatement Premiums                                     | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.   |
| C0840/R2500 | Catastrophe Risk Charge Aviation after risk mitigation — Total (row) | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation. |

**Man-made catastrophe risk — Fire**

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| C0850/R2600 | Catastrophe Risk Charge Fire before risk mitigation | <p>This is the total capital requirement before risk mitigation for Fire risks.</p> <p>Amount is equal to the largest fire risk concentration of an insurance or reinsurance group being the set of buildings with the largest sum insured that meets the following conditions:</p> <p>The insurance or reinsurance group has insurance or reinsurance obligations in lines of business Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</p> <p>All buildings are partly or fully located within a radius of 200 meters.</p> |
| C0860/R2600 | Estimated Risk Mitigation                           | The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.  |
| C0870/R2600 | Estimated Reinstatement Premiums                    | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.   |
| C0880/R2600 | Catastrophe Risk Charge after risk mitigation Fire  | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.   |

**Man-made catastrophe risk — Liability**

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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 group, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers:</p> <p>Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</p> |
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|                       |   | <p>Employers liability insurance and proportional reinsurance obligations;</p> <p>Directors and officers liability insurance and proportional reinsurance obligations;</p> <p>Liability insurance and reinsurance obligations included in lines of business General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</p> <p>Non-proportional reinsurance.</p> <p>For this purpose premiums shall 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 group, during the following 12 months.  |
| C0900/<br>R2700–R2740 | Largest liability limit provided<br>–Type of cover                            | The largest liability limit, per type of cover, provided by the insurance or reinsurance group in liability risks.   |
| C0910/<br>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/<br>R2700–R2740 | Catastrophe Risk Charge<br>Liability before risk mitigation<br>–Type of cover | This is the capital requirement before risk mitigation, per type of cover, for liability risks.  |
| C0920/R2750           | Catastrophe Risk Charge<br>Liability before risk mitigation<br>— Total        | Total for all types of cover of the capital requirement before risk mitigation for liability risks.  |
| C0930/<br>R2700–R2740 | Estimated Risk Mitigation —<br>Type of cover                                  | The estimated risk mitigation effect, per type of cover, of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.  |
| C0930/R2750           | Estimated Risk Mitigation —<br>Total  | Total for all types of cover of the estimated risk mitigation.   |
| C0940/<br>R2700–R2740 | Estimated Reinstatement<br>Premiums — Type of cover                           | The estimated reinstatement premiums, per type of cover, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.  |
| C0940/R2750           | Estimated Reinstatement<br>Premiums — Total                                   | Total for all types of cover of the estimated reinstatement premiums.  |
| C0950/<br>R2700–R2740 | Catastrophe Risk Charge<br>Liability after risk mitigation<br>— Type of cover | Capital requirement, per type of cover, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.   |

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| C0950/R2750 | Catastrophe Risk Charge Liability after risk mitigation — Total                                  | Total for all types of cover of the capital requirement, per type of cover, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability. |
| C0960/R2800 | Catastrophe Risk Charge Liability before risk mitigation — Total before diversification          | This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks.   |
| C0960/R2810 | Catastrophe Risk Charge Liability before risk mitigation — Diversification between type of cover | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks.  |
| C0960/R2820 | Catastrophe Risk Charge Liability before risk mitigation — Total after diversification           | This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.   |
| C0970/R2800 | Estimated Total Risk Mitigation — Total before diversification                                   | This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks.  |
| C0980/R2800 | Catastrophe Risk Charge Liability after risk mitigation — Total before diversification           | This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks.  |
| C0980/R2810 | Catastrophe Risk Charge Liability after risk mitigation — Diversification between type of cover  | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks.   |
| C0980/R2820 | Catastrophe Risk Charge Liability after risk mitigation — Total after diversification            | This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks.  |

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

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| C0990/<br>R2900–R2910 | Exposure (individual or group) — Largest exposure          | Two largest gross credit insurance exposures of the insurance or reinsurance group based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.              |
| C0990/R2920           | Exposure (individual or group) — Total                     | Total of the two largest gross credit insurance exposures of the insurance or reinsurance group based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. |
| C1000/<br>R2900–R2910 | Proportion of damage caused by scenario — Largest exposure | Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance group.                                   |

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| 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/<br>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/<br>R2900–R2910 | Estimated Risk Mitigation — Largest exposure  | The estimated risk mitigation effect, per largest exposure, of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.          |
| C1020/R2920           | Estimated Risk Mitigation — Total   | The estimated risk mitigation effect, for the two largest exposures, of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. |
| C1030/<br>R2900–R2910 | Estimated Reinstatement Premiums — Largest exposure   | The estimated reinstatement premiums, per largest exposure, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.  |
| C1030/R2920           | Estimated Reinstatement Premiums — Total  | The estimated reinstatement premiums, for the two largest exposures, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.                                     |
| C1040/<br>R2900–R2910 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure | Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.                   |
| C1040/R2920           | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total            | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.             |
| C1050/R3000           | Earned premium following 12 months  | Gross premiums earned by the insurance or reinsurance group, during the following 12 months, in lines of business Credit and Suretyship insurance including proportional reinsurance obligations.  |
| C1060/R3000           | Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk                         | This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.  |

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| C1070/R3000 | Estimated Risk Mitigation  | The estimated risk mitigation effect of the group's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.                    |
| C1080/R3000 | Estimated Reinstatement Premiums   | The estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.   |
| C1090/R3000 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk                         | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the group's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship. |
| C1100/R3100 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total before diversification          | This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.   |
| C1100/R3110 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks.   |
| C1100/R3120 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total after diversification           | This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.  |
| C1110/R3100 | Estimated Total Risk Mitigation — Total before diversification   | This is the total risk mitigation effect, before diversification effect between types of events, of the group's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.   |
| C1120/R3100 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total before diversification           | This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.  |
| C1120/R3110 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Diversification between type of event  | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks.  |
| C1120/R3120 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total after diversification            | This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.   |

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

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| C1130/R3200–R3240 | Estimation of the gross premium to be earned — Group of obligations | An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year, for the contracts in relation to the following group of obligations: |
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|                       |  | <p>Insurance and reinsurance obligations included in lines of business Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance;</p> <p>Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35;</p> <p>Insurance and reinsurance obligations included in lines of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls;</p> <p>Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35;</p> <p>Non-proportional reinsurance obligations relating to insurance obligations included in lines of business Credit and Suretyship insurance, including proportional reinsurance obligations.</p> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p> |
| C1140/<br>R3200–R3240 | Catastrophe Risk Charge<br>Other non-life catastrophe risk<br>before risk mitigation —<br>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<br>Other non-life catastrophe risk<br>before risk mitigation — Total<br>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<br>Other non-life catastrophe risk<br>before risk mitigation —<br>Diversification between<br>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<br>Other non-life catastrophe risk<br>before risk mitigation — Total<br>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.  |

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| C1160/R3250 | Catastrophe Risk Charge<br>Other non-life catastrophe risk<br>after risk mitigation — Total<br>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<br>Other non-life catastrophe risk<br>after risk mitigation —<br>Diversification between<br>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<br>Other non-life catastrophe risk<br>after risk mitigation — Total<br>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**

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| C1170/<br>R3300–R3600,<br>C1190/<br>R3300–R3600,<br>C1210/<br>R3300–R3600,<br>C1230/<br>R3300–R3600,<br>C1250/<br>R3300–R3600  | Policyholders — per type of<br>event   | All insured persons of the insurance or reinsurance group who are inhabitants of each of the countries and are insured against the following types of event:<br><br>Death caused by an accident;<br><br>Permanent disability caused by an accident;<br><br>Disability that lasts 10 years caused by an accident;<br><br>Disability that lasts 12 months caused by an accident;<br><br>Medical treatment caused by an accident.  |
| C1180/R3300–<br>/R3600,<br>C1200/<br>R3300–R3600,<br>C1220/<br>R3300–R3600,<br>C1240/<br>R3300–R3600,<br>C1260/<br>R3300–R3600 | Value of benefits payable —<br>per type of event   | The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments, using the cash-flow projection, per event type.<br><br>Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event.<br><br>For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event types taking into account the specific guarantees the obligations include. |
| C1270/<br>R3300–R3600  | Catastrophe Risk Charge<br>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<br>before risk mitigation — Total<br>Mass accident all countries<br>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.   |

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| C1270/R3620       | Catastrophe Risk Charge before risk mitigation — Diversification effect between countries                | Diversification effect arising from the aggregation of the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries.   |
| C1270/R3630       | Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries after diversification | This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations.  |
| C1280/R3300–R3600 | Estimated Risk Mitigation  | For each country the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.  |
| C1280/R3610       | Estimated Risk Mitigation — Total Mass accident all countries before diversification                     | Total amount of estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for all countries.  |
| C1290/R3300–R3600 | Estimated Reinstatement Premiums   | For each country the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C1290/R3610       | Estimated Reinstatement Premiums — Total   | Total amount of estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles for all countries.  |
| C1300/R3300–R3600 | Catastrophe Risk Charge after risk mitigation  | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the mass accident risk sub-module to health insurance and reinsurance obligations, for each country. |
| C1300/R3610       | Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries before diversification | This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations.  |
| C1300/R3620       | Catastrophe Risk Charge after risk mitigation — Diversification effect between countries                 | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries.  |
| C1300/R3630       | Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries after diversification  | This is the total capital requirement after risk mitigation for the mass accident risk sub-module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620.   |

**Health catastrophe risk — Concentration accident**

|                   |   |   |
|-------------------|---|---|
| C1310/R3700–R4010 | Largest known accident risk concentration — Countries | The largest accident risk concentration of an insurance or reinsurance group, for each country, shall be equal to the largest number of persons for which the following conditions are met: |
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|---|--|--|
|   |  | <p>The insurance or reinsurance group has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons;</p> <p>The obligations in relation to each of the persons cover at least one of the events set out in the next item;</p> <p>The persons are working in the same building which is situated in this particular country.</p> <p>These persons are insured against the following types of event:</p> <p>Death caused by an accident;</p> <p>Permanent disability caused by an accident;</p> <p>Disability that lasts 10 years caused by an accident;</p> <p>Disability that lasts 12 months caused by an accident;</p> <p>Medical treatment caused by an accident.</p> |
| C1320/<br>R3700–R4010,<br>C1330/<br>R3700–R4010,<br>C1340/<br>R3700–R4010,<br>C1350/<br>R3700–R4010,<br>C1360/<br>R3700–R4010 | Average sum insured per type of event  | ► <b>MI</b> The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration. ◀   |
| C1370/<br>R3700–R4010   | Catastrophe Risk Charge before risk mitigation   | Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident.   |
| C1410   | Other countries to be considered in the Concentration accident   | Identify the ISO code of other countries to be considered in the Concentration accident.   |
| C1370/R4020   | Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification | This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.   |
| C1370/R4030   | Catastrophe Risk Charge before risk mitigation — Diversification effect between countries                          | Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries.   |
| C1370/R4040   | Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification  | This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub-module concentration accident.  |
| C1380/<br>R3700–R4010   | Estimated Risk Mitigation — Countries  | For each of the countries identified the estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinsurance premiums.   |



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| C1380/R4020       | Estimated Risk Mitigation — Total Concentration accident all countries before diversification                     | Total of estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles for all countries.   |
| C1390/R3700–R4010 | Estimated Reinstatement Premiums — Countries  | For each of the countries identified the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.  |
| C1390/R4020       | Estimated Reinstatement Premiums — Total Concentration accident all countries before diversification              | Total of the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles for all countries.   |
| C1400/R3700–R4010 | Catastrophe Risk Charge after risk mitigation — Countries   | Capital requirement, after the deduction of the risk mitigating effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified. |
| C1400/R4020       | Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification | The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.   |
| C1400/R4030       | Catastrophe Risk Charge after risk mitigation — Diversification effect between countries                          | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub-module concentration accident risks relating to the different countries.   |
| C1400/R4040       | Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries after diversification  | This is the total capital requirement after risk mitigation for the health sub-module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020.   |

**Health catastrophe risk — Pandemic**

|                   |   |   |
|-------------------|---|---|
| C1440/R4100–R4410 | Medical expense — Number of insured persons — Countries | <p>The number of insured persons of insurance and reinsurance groups, for each of the countries identified, which meet the following conditions:</p> <p>The insured persons are inhabitants of this particular country;</p> <p>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>Hospitalisation;</p> <p>Consultation with a medical practitioner;</p> <p>No formal medical care sought.</p> |
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|---|---|--|
| C1450/<br>R4100–R4410,<br>C1470/<br>R4100–R4410,<br>C1490/<br>R4100–R4410 | Medical expense — Unit claim cost per type of healthcare — Countries          | Best estimate of the amounts payable, using the cash-flow projection, by insurance and reinsurance groups for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type, in the event of a pandemic, for each of the countries identified.                                    |
| C1460/<br>R4100–R4410,<br>C1480/<br>R4100–R4410,<br>C1500/<br>R4100–R4410 | Medical expense — Ratio of insured persons per type of healthcare — Countries | The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified.   |
| C1510/<br>R4100–R4410   | Catastrophe Risk Charge before risk mitigation — Countries                    | Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub-module pandemic.   |
| C1550   | Other countries to be considered in the Pandemic                              | Identify the ISO code of other countries to be considered in the Concentration accident.   |
| C1420/R4420   | Income protection — Number of insured persons — Total Pandemic all countries  | Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.  |
| C1430/R4420   | Income protection — Total pandemic exposure — Total Pandemic all countries    | The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance groups.<br><br>The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover. |
| C1510/R4420   | Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries | This is the total capital requirement before risk mitigation for the health sub-module pandemic for all countries identified.  |
| C1520/R4420   | Estimated Risk Mitigation — Total Pandemic all countries                      | The total estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified.   |
| C1530/R4420   | Estimated Reinstatement Premiums — Total Pandemic all countries               | The total estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.   |
| C1540/R4420   | Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries  | The total capital requirement after risk mitigation for the health sub-module pandemic for all countries identified.   |

**S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)****General comments:**

This section relates to annual submission of information for groups.

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This template shall be filled by the insurance and reinsurance groups where a recoverable is recognised by related insurance undertakings in relation to the EEA or Non-EEA-reinsurer which is not in the scope of the group (even if all contracts with that reinsurer have terminated) and whose reinsurer is reducing the gross technical provisions as per end of the reporting year.

The template collects information on reinsurers and not on separate treaties. All ceded technical provisions, including those ceded under Finite reinsurance (as defined in S.30.03 Column C0060 of Annex II), shall be completed. This also means that if an SPV or a syndicate of Lloyd's acts as a reinsurer the SPV or the syndicate must be listed.

|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0010 | Legal name of reinsured undertaking       | Name of reinsured entity, identifying the cedent (re)insurance undertaking. This item is only applicable to groups.   |
| C0020 | Identification code of the undertaking    | <p>Identification code of the undertaking, using the following priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI)</li> <li>— Specific code</li> </ul> <p>When the undertaking uses the option 'Specific code' the following shall be considered:</p> <ul style="list-style-type: none"> <li>— For EEA (re) insurance undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's supervisory authority</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner:<br/>           identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking | <p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0040 | Code reinsurer                            | <p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code attributed by the undertaking</li> </ul>  |
| C0050 | Type of code Reinsurer                    | <p>Identification of the code used in item 'Code reinsurer'. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0060 | Reinsurance recoverables —<br>Premium provision Non-life<br>including Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows. |
| C0070 | Reinsurance recoverables —<br>Claims provisions Non-life<br>including Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.  |
| C0080 | Reinsurance recoverables —<br>Technical provisions Life<br>including SLT Health      | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.   |
| C0090 | Adjustment for expected<br>losses due to counterparty<br>default                     | Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35.<br><br>This value shall be reported as negative value.   |
| C0100 | Reinsurance recoverables:<br>Total reinsurance recoverables                          | The result of ceded technical provisions (i.e. claims + premiums provisions), including the adjustment for expected losses due to counterparty default.  |
| C0110 | Net receivables  | The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received.                                   |
| C0120 | Assets pledged by reinsurer  | Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer.  |
| C0130 | Financial guarantees   | Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).  |
| C0140 | Cash deposits  | ► <b>MI</b> Amount of cash deposits received by the undertaking from the reinsurers. ◀   |
| C0150 | Total guarantees received  | Total amount of types of guarantees.   |

**Information on reinsurers**

|       |                |  |
|-------|----------------|--|
| C0160 | Code reinsurer | Identification code of the reinsurer by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code attributed by the undertaking |
|-------|----------------|--|

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0170 | Type of code<br>Reinsurer                    | Identification of the code used in item 'Code reinsurer'. The following closed list shall be used:<br>1 — LEI<br>2 — Specific code  |
| C0180 | Legal name reinsurer                         | Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.<br><br>In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.   |
| C0190 | Type of reinsurer                            | Type of reinsurer to whom the underwriting risk has been transferred.<br><br>The following closed list shall be used:<br>1 — Direct Life insurer<br>2 — Direct Non-life insurer<br>3 — Direct Composite insurer<br>4 — Captive insurance undertaking<br>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the scope of group supervision)<br>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the scope of group supervision)<br>7 — Captive reinsurance undertaking<br>8 — Special purpose vehicle<br>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)<br>10 — State pool |
| C0200 | Country of residency                         | Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed.  |
| C0210 | External rating assessment by nominated ECAI | The actual/current rating that is considered by the group.  |
| C0220 | Nominated ECAI                               | The agency that rates the reinsurer that is considered by the undertaking.  |
| C0230 | Credit quality step                          | Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the group that use the standard formula.<br><br>► <b>MI</b> One of the options in the following closed list shall be used:<br>0 — Credit quality step 0  |

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|       | ITEM            | INSTRUCTIONS  |
|-------|-----------------|---|
|       |                 | 1 — Credit quality step 1<br>2 — Credit quality step 2<br>3 — Credit quality step 3<br>4 — Credit quality step 4<br>5 — Credit quality step 5<br>6 — Credit quality step 6<br>9 — No rating available ◀   |
| C0240 | Internal rating | Internal rating of the reinsurer for groups using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported. |

**S.31.02 — Special Purpose Vehicles****General comments:**

This section relates to annual submission of information for groups.

This template is relevant for each group transferring risk(s) to a Special Purpose Vehicle (SPV), to ensure sufficient disclosure has been made where SPVs are used as alternative risk transfer methods to traditional reinsurance treaties.

The template applies to the use of:

- e) SPVs defined under Article 13 (26) and authorised under Article 211 (1) of Directive 2009/138/EC;
- f) SPVs meeting conditions of Article 211 (3) of Directive 2009/138/EC;
- g) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211 (2) of Directive 2009/138/EC;
- h) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

The template covers risk mitigation techniques (recognised or not) carried out by the (re)insurance undertaking within the scope of group supervision whereby a SPV assumes risks from the undertaking within the scope of group supervision through a reinsurance contract; or assume insurance risks from the undertaking within the scope of group supervision transferred through a similar arrangement that is 'reinsurance like'.

This template shall include data of special purpose vehicles to which the participating insurance or reinsurance undertaking or one of its insurance or reinsurance subsidiaries has transferred risk.

|       | ITEM                          | INSTRUCTIONS  |
|-------|-------------------------------|---|
| C0010 | Name of reinsured undertaking | Identify the legal name of the reinsured undertaking, identifying the cedent (re)insurance undertaking within the scope of group supervision. |

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|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0020 | Identification code of the undertaking                        | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/>           identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Internal code of SPV  | <p>► <b>MI</b> Internal code attributed to the SPV by the undertaking by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>This code shall be unique to each SPV and remain constant over subsequent reports. ◀</p>  |
| C0040 | ID Code of SPV notes or other financing mechanism issued      | <p>For the notes or other financing mechanism issued by the SPV and held by the insurance and reinsurance undertaking within the scope of group supervision identify the ID code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>— ISO 6166 ISIN when available;</li> <li>— Other 'recognised' codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC);</li> <li>— Code attributed by the undertaking within the scope of group supervision, when the options above are not available, and must be consistent over time.</li> </ul>  |
| C0050 | ID Code Type of SPV notes or other financing mechanism issued | <p>Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> </ol>   |

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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <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 within the scope of group supervision</p>  |
| C0060 | Lines of Business SPV securitisation relates | <p>Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 reported. The following closed list shall be used:</p> <p>1 — Medical expense insurance</p> <p>2 — Income protection insurance</p> <p>3 — Workers' compensation insurance</p> <p>4 — Motor vehicle liability insurance</p> <p>5 — Other motor insurance</p> <p>6 — Marine, aviation and transport insurance</p> <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</p> <p>12 — Miscellaneous financial loss</p> <p>13 — Proportional medical expense reinsurance</p> <p>14 — Proportional income protection reinsurance</p> <p>15 — Proportional workers' compensation reinsurance</p> <p>16 — Proportional motor vehicle liability reinsurance</p> <p>17 — Proportional other motor reinsurance</p> <p>18 — Proportional marine, aviation and transport reinsurance</p> <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> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</p> |



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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | <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>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> <p>37 — Multiline (as defined hereunder)</p> <p>Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business, as defined in Annex 1 to Delegated Regulation (EU) 2015/35, and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as 'Multiline' that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant line of business is required.</p> |
| C0070 | Type of Trigger(s) in the SPV                    | <p>Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking within the scope of group supervision. The following closed list shall be used:</p> <p>1 — Indemnity</p> <p>2 — Model Loss</p> <p>3 — Index or Parametric</p> <p>4 — Hybrids (including components from the above-mentioned techniques)</p> <p>5 — Other</p>   |
| C0080 | Contractual Trigger Event                        | <p>Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking within the scope of group supervision. This information should be complementary to the information on 'Type of Trigger(s) in the SPV' and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks.</p>   |
| C0090 | Same trigger as in underlying cedant's portfolio | <p>Identify if the trigger defined in the underlying (re)insurance policy with the pay-out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used:</p> <p>1 — Same trigger</p> <p>2 — Different trigger</p>   |
| C0100 | Basis risk arising from risk-transfer structure  | <p>Identify the causes of basis risk (i.e. that the exposure covered by the risk-mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking within the scope of group supervision). The following close list shall be used:</p> <p>1 — No basis risk</p>   |

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>2 — Insufficient subordination for note holders,</p> <p>3 — Investors' additional recourse against cedant,</p> <p>4 — Additional risks were securitised subsequent to authorisation,</p> <p>5 — Cedants hold exposure to notes issued,</p> <p>9 — Other</p>   |
| C0110 | Basis risk arising from contractual terms  | <p>Identify the basis risk arising from contractual terms.</p> <p>1 — No basis risk</p> <p>2 — Substantial part of risks insured not transferred</p> <p>3 — Insufficient trigger to match risk exposure of cedant</p>  |
| C0120 | SPV assets ring-fenced to settle cedant-specific obligations                       | The amount of SPV assets ring-fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed).   |
| C0130 | Other non cedant-specific SPV Assets for which recourse may exist                  | The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any 'free assets' of the SPV, which may be available to settle the reporting cedant's liabilities.   |
| C0140 | Other recourse arising from securitisation   | The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties.  |
| C0150 | Total maximum possible obligations from SPV under reinsurance policy               | Amount of total maximum possible obligations from reinsurance contract (cedant-specific).  |
| C0160 | SPV fully funded in relation to cedant obligations throughout the reporting period | <p>Identify if the protection offered by the risk-mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk-transfer. The following closed list shall be used:</p> <p>1 — SPV fully funded in relation to cedant obligations</p> <p>2 — SPV not fully funded in relation to cedant obligations</p> |

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| C0170 | Current recoverables from SPV  | Amount of SPV Recoverables recognised on the Solvency II balance sheet of the undertaking within the scope of group supervision (prior to adjustments made for expected losses due to counterparty default). This should be calculated in accordance with the requirements of Article 41 of Delegated Regulation (EU) 2015/35.   |
| C0180 | Identification of material investments held by cedant in SPV                                       | <p>Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35.</p> <p>1 — Not applicable</p> <p>2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant);</p> <p>3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV);</p> <p>4 — Cedant sells reinsurance or other risk mitigation protection to the SPV;</p> <p>5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders;</p> <p>6 — Sufficient basis risk retained by cedant;</p> <p>9 — Other.</p> <p>If this is reported then cells C0030 and C0040 needs to identify the instrument.</p> |
| C0190 | Securitisation assets related to cedant held in trust with other third party than cedant / sponsor | <p>Identify if there are securitisation assets related to cedant held in trust with other third party than cedant / sponsor, considering the provisions of Articles 214(2) and 326 of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:</p> <p>1 — Held in trust with other third party than cedant / sponsor</p> <p>2 — Not held in trust with other third party than cedant / sponsor</p>  |

**Information on SPV**

|       |                      |  |
|-------|----------------------|--|
| C0200 | Internal code of SPV | <p>Internal code attributed to the SPV by the undertaking within the scope of group supervision by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> </ul> |
|-------|----------------------|--|

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|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>— 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> <p>This code shall be unique to each SPV and remain constant over subsequent reports.</p>  |
| C0210 | Type of code SPV                             | <p>Identification of the code used in item 'internal code of SPV'. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>2 — Specific code</p>  |
| C0220 | Legal nature of SPV                          | <p>Identify the legal nature of the SPV securitisation, according to Article 13(26) of Directive 2009/138/EC.</p> <p>Closed list</p> <p>1 — Trusts</p> <p>2 — Partnerships</p> <p>3 — Limited liability companies</p> <p>4 — Other legal entity form not referred above</p> <p>5 — Not incorporated</p>  |
| C0230 | Name of SPV                                  | Identify the name of the SPV   |
| C0240 | Incorporation no. of SPV                     | <p>Registration number received at incorporation of the SPV. For un-incorporated SPVs, the groups shall report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation.</p> <p>If the SPV is not incorporated this cell doesn't apply.</p>   |
| C0250 | SPV country of authorisation                 | Identify the ISO 3166-1 alpha-2 code for the country where the SPV is established and has received authorisation, where applicable.  |
| C0260 | SPV authorisation conditions                 | <p>Identify authorisation conditions of the SPV according to Article 211 of Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used:</p> <p>1 — SPV authorised under Article 211(1) of the Directive 2009/138/EC</p> <p>2 — SPV authorised under Article 211(3) of the Directive 2009/138/EC (grandfathered)</p> <p>3 — SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle</p> <p>4 — SPV not covered above</p> |
| C0270 | External rating assessment by nominated ECAI | Rating of the SPV (if any) that is considered by the group and given by an external rating agency.   |

**▼ B**

|       | ITEM                | INSTRUCTIONS  |
|-------|---------------------|---|
| C0280 | Nominated ECAI      | Rating agency giving the external rating of the SPV, as reported in item C0260.   |
| C0290 | Credit quality step | Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the group.<br><br>► <b>M1</b> One of the options in the following closed list shall be used:<br>0 — Credit quality step 0<br>1 — Credit quality step 1<br>2 — Credit quality step 2<br>3 — Credit quality step 3<br>4 — Credit quality step 4<br>5 — Credit quality step 5<br>6 — Credit quality step 6<br>9 — No rating available ◀ |
| C0300 | Internal rating     | Internal rating of the SPV for groups using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model group is using solely external ratings this item shall not be reported.   |

**S.32.01 — Undertakings in the scope of the group****General comments:**

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods. It is a list of all undertakings in the scope of the group in the meaning of Article 212(1)(c) of Directive 2009/138/EC, including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies or mixed activity insurance holding company.

— Cells C0010 to C0080 are related to the identification of the undertaking;

— Cells C0090 to C0170 are related to ranking criteria (in the group reporting currency);

— Cells C0180 to C0230 are related to criteria of influence;

— Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;

— Cell C0260 is related to group solvency calculation.

|       | ITEM    | INSTRUCTIONS  |
|-------|---------|---|
| C0010 | Country | Identify the ISO 3166-1 alpha-2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located |

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|       | ITEM                                      | INSTRUCTIONS  |
|-------|---|---|
| C0020 | Identification code of the undertaking    | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul>   |
| C0030 | Type of code of the ID of the undertaking | <p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| 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 both EEA and third-country undertakings. The following closed list of options shall be used:</p> <ul style="list-style-type: none"> <li>1 — Life insurance undertaking</li> <li>2 — Non life insurance undertaking</li> <li>3 — Reinsurance undertaking</li> <li>4 — Composite undertaking</li> <li>5 — Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC</li> <li>6 — Mixed-activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC</li> <li>7 —Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC</li> <li>8 — Credit institution, investment firm and financial institution</li> <li>9 — Institution for occupational retirement provision</li> <li>10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35</li> <li>11 — Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35</li> <li>12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</li> </ul> |

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|       | ITEM                         | INSTRUCTIONS   |
|-------|------------------------------|--|
|       |                              | <p>13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of Directive 2009/138/EC</p> <p>14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35</p> <p>15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35</p> <p>99 — Other</p> |
| C0060 | Legal form                   | <p>Identify the form of the undertaking.</p> <p>For categories 1 to 4 in cell ‘Type of undertaking’, the legal form shall be consistent with Annex III of Directive 2009/138/EC.</p>   |
| C0070 | Category (mutual/non mutual) | <p>Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not.</p> <p>The following closed list shall be used:</p> <p>1 — Mutual</p> <p>2 — Non-mutual</p>   |
| C0080 | Supervisory Authority        | <p>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.</p> <p>Please use the full name of the authority.</p>  |

**Ranking criteria (in the group reporting currency)**

|       |  |  |
|-------|--|--|
| C0090 | Total Balance Sheet (for (re)insurance undertakings)   | <p>For EEA (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item C0010/R0500 in S.02.01. For non EEA (re)insurance undertakings, total amount of balance-sheet according to the relevant sectoral rules.</p> <p>The currency used shall be the group reporting currency.</p>   |
| C0100 | Total Balance Sheet (for other regulated undertakings)   | <p>For other regulated undertakings, total amount of balance sheet according to the relevant sectoral rules. The currency used shall be the group reporting currency.</p>  |
| C0110 | Total Balance Sheet (non-regulated undertakings)   | <p>For non-regulated undertakings, total amount of balance sheet used for IFRS or local GAAP. The currency used shall be the group reporting currency.</p>   |
| C0120 | Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings                              | <p>For insurance and reinsurance undertakings written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used shall be the group currency.</p>   |
| C0130 | Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies | <p>For other types of undertakings turn over defined as the gross revenue under IFRS or local GAAP.</p> <p>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.</p> <p>The currency used shall be the group reporting currency.</p> |

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|       | ITEM                     | INSTRUCTIONS  |
|-------|--------------------------|---|
| C0140 | Underwriting performance | ► <b>M1</b> (Re)insurance undertakings shall report their underwriting performance in accordance with their financial statements. A monetary amount shall be reported. The currency used shall be the group reporting currency. ◀   |
| C0150 | Investment performance   | ► <b>M1</b> (Re)insurance undertakings shall report their investment performance in accordance with their financial statements. A monetary amount shall be reported. The currency used shall be the group reporting currency.<br>This value shall not include any value already reported in C0140. ◀                              |
| C0160 | Total performance        | ► <b>M1</b> All the related undertakings within the scope of group supervision, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, shall report their total performance in accordance with their financial statements. A monetary amount shall be reported. The currency used shall be the group reporting currency. ◀ |
| C0170 | Accounting standard      | Identification of the accounting standard used for reporting items in cells C0100 to C0160. All items shall be reported consistently on the same accounting standard. The following closed list of options shall be used:<br>1 — IFRS<br>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 Article 221 of Directive 2009/138/EC).<br>This cell is not applicable for the ultimate parent undertaking.  |
| C0190 | % used for establishment of consolidated accounts | Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be reported in this item.<br>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<br>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.<br>This cell is not applicable for the ultimate parent undertaking.   |
| C0220 | Level of influence                                | Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212(2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor.<br>This cell is not applicable for the ultimate parent undertaking. |



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|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
|       |  | The following closed list shall be used:<br>1 — Dominant<br>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.<br>This cell is not applicable for the ultimate parent undertaking. |

**Inclusion in the scope of Group supervision**

|       |  |   |
|-------|--|---|
| C0240 | Inclusion in the scope of group supervision — Yes/No                                 | Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214(2) is the reason.<br><br>The following closed list shall be used:<br>1 — Included in the scope<br>2 — Not included in the scope (article 214 (a))<br>3 — Not included in the scope (article 214 (b))<br>4 — Not included in the scope (article 214 (c)) |
| C0250 | Inclusion in the scope of group supervision — Date of decision if art.214 is applied | Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken.   |

**Group solvency calculation**

|       |  |  |
|-------|--|--|
| C0260 | Method used and under method 1, treatment of the undertaking | The item gathers information on the method used for group solvency calculation and the treatment of each undertaking.<br><br>The following closed list shall be used:<br>1 — Method 1: Full consolidation<br>2 — Method 1: Proportional consolidation<br>3 — Method 1: Adjusted equity method<br>4 — Method 1: Sectoral rules<br>5 — Method 2: Solvency II<br>6 — Method 2: Other sectoral Rules<br>7 — Method 2: Local rules<br>8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC<br>9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC<br>10 — Other method |
|-------|--|--|

**S.33.01 — Insurance and reinsurance individual requirements****General comments:**

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods, in the following way:

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- The first part of it (Cells C0060 to C0230) collects the information on all insurance and reinsurance undertakings of the group from EEA and non-EEA countries applying Directive 2009/138/EC reported in accordance with the rules therein when the method 2 as defined in Article 233 of Directive 2009/138/EC or a combination of methods is used;
- The second part of it (Cells C0240 to C0260) collects information on the local capital requirements, local Minimum Capital Requirements and eligible own funds of all non-EEA insurance and reinsurance undertakings of the group shall be reported in accordance with local rules, regardless of the method used for the calculation of the group solvency.

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Legal name of the undertaking                  | Legal name of each undertaking  |
| C0020 | Identification code of the undertaking         | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking code | <p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0040 | Entity Level/RFF or MAP /Remaining Part        | <p>Identify to which the information is related to. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Entity level</li> <li>2 — Material Ring fenced fund or Matching Adjustment Portfolio</li> <li>3 — Remaining part</li> </ul>   |
| 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 shall remain unvarying over time. It shall not be re-used for other funds or portfolios). The number shall be used consistently across all templates, where relevant, to identify the fund/portfolio.</p> <p>When C0040=1 or 3, it shall be reported '0'.</p>  |

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|   | ITEM   | INSTRUCTIONS   |
|---|--|--|
| <b>EEA and non EEA insurance and reinsurance undertakings (using Solvency II rules) included only via D&amp;A</b> |  |  |
| 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).  |
| C0130   | Individual MCR                                 | Individual MCR for each undertaking.   |
| C0140   | Eligible Individual Own Funds to cover the SCR | Eligible Individual Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.  |
| C0150   | Use of undertaking specific parameters         | When an undertaking uses undertaking specific parameters for calculating individual SCR, report the area(s) for which these parameters are used. The following closed list shall be used:<br>1 — Life underwriting risk / revision risk<br>2 — Health SLT underwriting risk / revision risk<br>3 — Health NSLT premium and reserve risk,<br>4 — Non Life premium and reserve risk,<br>Include as many options as needed, separated by a ‘,’. |

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|       | ITEM                               | INSTRUCTIONS   |
|-------|------------------------------------|--|
| C0160 | Use of simplifications             | <p>When an undertaking uses simplifications for calculating individual SCR, report the area(s) for which these simplifications are used. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Market risk / spread risk (bonds and loans)</li> <li>2 — Market risk / interest rate risk (captives)</li> <li>3 — Market risk / spread risk (bonds and loans) (captives)</li> <li>4 — Market risk / market risk concentration (captives)</li> <li>5 — Counterparty default risk</li> <li>6 — Life underwriting risk / mortality risk</li> <li>7 — Life underwriting risk / longevity risk</li> <li>8 — Life underwriting risk / disability–morbidity risk</li> <li>9 — Life underwriting risk / lapse risk</li> <li>10 — Life underwriting risk / life expense risk</li> <li>11 — Life underwriting risk / life catastrophe risk</li> <li>12 — Health underwriting risk / mortality risk</li> <li>13 — Health underwriting risk / longevity risk</li> <li>14 — Health underwriting risk / disability–morbidity risk (medical expense)</li> <li>15 — Health underwriting risk / disability–morbidity risk (income protection)</li> <li>16 — Health SLT underwriting risk / lapse risk</li> <li>17 — Health underwriting risk / life expense risk</li> <li>18 — Non–Life underwriting risk / premium and reserve risk (captives)</li> </ol> <p>Include as many options as needed, separated by a ‘,’.</p> |
| C0170 | Use of Partial Internal Model      | <p>When an undertaking uses a partial internal model(s) for calculating individual SCR, report the area(s) for which this/these are used.</p>  |
| C0180 | Group or individual internal model | <p>When an undertaking uses a full internal model for calculating individual SCR, it has to be stated whether this regards a individual internal model or group internal model. The following close list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Individual Internal Model</li> <li>2 — Group Internal Model</li> </ol>  |

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|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0190 | Date of initial approval of IM                | In case a group or individual internal model is approved by individual supervisor, identify the ISO 8601 (yyyy-mm-dd) code of the date of this approval.                               |
| C0200 | Date of approval of latest major change of IM | In case a major change of group or individual internal model is approved by individual supervisor (article 115), identify the ISO 8601 (yyyy-mm-dd) code of the date of this approval. |
| C0210 | Date of decision of capital add-on            | In case a capital add-on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), identify the ISO 8601 (yyyy-mm-dd) code of the date of the decision.    |
| C0220 | Amount of capital add-on                      | In case a capital add-on applies to any of the entities listed here (article 37 of Directive 2009/138/EC), report the exact amount.  |
| C0230 | Reason of capital add-on                      | In case a capital add-on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), report the reason(s) stated by the supervisor in its decision.          |

**Non EEA insurance and reinsurance undertakings (both using Solvency II rules and not using Solvency II rules) regardless of the method used**

|       |   |   |
|-------|---|---|
| C0240 | Local capital requirement                         | Local individual capital requirement that triggers first intervention by local supervisor.  |
| C0250 | Local minimum capital requirement                 | Local individual minimum capital requirement that triggers final intervention — withdrawal of the authorisation — by local supervisor. This figure is needed to calculate the minimum consolidated group SCR. |
| C0260 | Eligible own funds in accordance with local rules | Eligible Individual Own Funds to cover the local capital requirement, as calculated according to local rules, without applying restrictions on availability for the group.                                    |

**S.34.01 — Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding companies individual requirements**

**General comments:**

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods and covers the individual requirements of financial undertakings other than insurance and reinsurance undertakings, and of non-regulated undertakings carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35, such as credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, insurance holding companies and mixed financial holding companies.

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|       | 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> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking            | <p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Aggregated</li> <li>2 — Not aggregated</li> </ul>   |
| C0050 | Type of capital requirement                          | <p>Identify the type of capital requirement. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Sectoral (for credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions)</li> <li>2 — Notional (for non-regulated undertakings)</li> <li>3 — No capital requirement</li> </ul>  |
| 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 | <p>Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder where available.</p> <p>This item is not requested for entities for which a final trigger level is not set.</p>   |
| 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.   |

**▼B****S.35.01 — Contribution to group Technical Provisions****General comments:**

This section relates to annual submission of information for groups.

The information to be reported between C0050 to C0210 shall be after the volatility adjustment, the matching adjustment and interest rate transitional is applied. The transitional deduction to technical provisions is reported separately in C0220 and C0230.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods.

Related insurance and reinsurance undertakings which are not subsidiaries are excluded from the scope of this template since they are assessed through the adjusted equity method.

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Legal name of the undertaking                  | Legal name of each undertaking  |
| C0020 | Identification code of the undertaking         | <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> <li>— 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:<br/><br/>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0030 | Type of code of the ID of the undertaking      | <p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |
| C0040 | Method of group solvency calculation           | <p>Identify the method of the group calculation. The following closed list of options shall be used:</p> <ul style="list-style-type: none"> <li>1 — Method 1</li> <li>2 — Method 2</li> </ul>   |
| C0050 | Total amount of TP — Amount of TP gross of IGT | <p>Total amount of technical provisions gross of IGT.</p> <p>This item equals the sum of items C0070, C0100, C0130, C0160, C0190 and C0220, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2.</p>  |

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|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
|  |  | <p>For (re)insurance undertakings situated in equivalent non-EEA countries under method 2 only item C0050 is mandatory.</p> <p>The cell shall be filled in with amounts gross of reinsurance and of IGT.</p> <p>When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 accounts for its contribution gross of reinsurance ceded within the scope of group supervision to the group technical provisions.</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 —<br>Amount of TP net of<br>IGT | <p>Total amount of technical provisions net of IGT.</p> <p>This item equals the sum of items C0080, C0110, C0140, C0170, C0200 and C0230, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2.</p> <p>For (re)insurance undertakings situated in equivalent non-EEA countries and allowed to use the local rules under method 2, only item C0060 is mandatory and this shall be filled on the basis of the local solvency regime.</p> <p>The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance (the risk margin should not be net of IGT).</p> <p>When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 accounts for its contribution net of reinsurance ceded within the scope of group supervision to the group technical provisions. The total amount of technical provisions in cell C0060 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet.</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> |
| C0070,<br>C0100,<br>C0130,<br>C0160, C0190 | Amount of TP gross of<br>IGT                       | <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 the EEA or non-EEA undertaking calculated according to Solvency II rules.</p> <p>The cell shall be filled in with amounts gross of reinsurance and of IGT.</p> <p>The currency used shall be the group currency.</p>  |



▼ **B**

|  | ITEM   | INSTRUCTIONS   |
|--|--|--|
|  |  | This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.   |
| C0080,<br>C0110,<br>C0140,<br>C0170, C0200 | Amount of TP net of IGT  | <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 the EEA or non-EEA undertaking calculated according to Solvency II rules.</p> <p>The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance.</p> <p>The currency used shall 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 non-EEA countries.</p> |
| C0090,<br>C0120,<br>C0150,<br>C0180, C0210 | Net Contribution to Group TP (%)   | <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 and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health).</p> <p>This item is not reported for undertakings under method 2.</p>  |
| C0220                                      | Transitional on TP — Amount of TP gross of IGT                               | <p>Amount of the transitional deduction to technical provisions. This value is not included in the previous items.</p> <p>The cell shall be filled in with amounts gross of reinsurance and IGT.</p> <p>This value shall be reported as a negative value.</p>  |
| C0230                                      | Transitional on TP — Amount of TP net of IGT                                 | <p>Amount of the transitional deduction to technical provisions. This value is not included in the previous items.</p> <p>The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance.</p> <p>This value shall be reported as a negative value.</p>  |
| C0240                                      | LTG measures — TP subject to Transitional on RFR — Amount of TP gross of IGT | <p>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.</p> <p>The cell shall be filled in with amounts gross of reinsurance and IGT.</p>   |

**▼B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| 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.<br>The cell shall be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance. |
| C0260 | LTG measures — TP subject to MA — Amount of TP gross of IGT | Indicate the amount of Total amount of TP gross of IGT (C0050) subject to matching adjustment.<br>The cell shall be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance.   |

**S.36.01 — IGT — Equity-type transactions, debt and asset transfer****General comments:**

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all (significant, very significant and transactions required to be reported in all circumstances) IGTs related to equity, debt, reciprocal financing and asset transfers related transactions within a group identified according to Article 213(2)(a) to (c) of Directive 2009/138/EC. These include, but are not limited to:

- equity and other capital items including participations in related entities and transfer shares of related entities of the group;
- debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre-determined interest or coupon or premium payments for a pre-determined period of time.
- other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

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This template shall include IGTs that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

**▼ B**

Each transaction shall be reported separately.

Any additions / top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template shall record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0010 | ID of intragroup transaction                | Unique internal identification code for each intragroup transaction. Shall be consistent over time.  |
| C0020 | Investor/ lender name                       | Name of the entity that is buying the equity or lending to a related undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, i.e. the entity that recognises the transaction as an asset on their balance sheet (debit — balance sheet).  |
| C0030 | Identification code for investor / lender   | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> Specific code: <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/> identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0040 | ID code type of code of the investor/lender | Identification of the code used in item 'Identification code for the investor/lender': <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |

▼ **B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0050 | Issuer/ borrower name                         | Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt). I.e. the entity that recognises the transaction as a liability or capital on their balance sheet (credit — balance sheet).  |
| C0060 | Identification code for issuer / borrower     | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/> identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |
| C0070 | ID code type of code of the issuer / borrower | <p>Identification of the code used in item 'Identification code for the issuer/ borrower':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0080 | ID 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"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.</li> </ul> <p>This may be different from the intragroup transaction code provided in cell C0010.</p>   |
| C0090 | ID Code Type of the instrument                | <p>Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> </ul>  |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)<br>6 — BBGID (The Bloomberg Global ID)<br>7 — Reuters RIC (Reuters instrument code)<br>8 — FIGI (Financial Instrument Global Identifier)<br>9 — Other code by members of the Association of National Numbering Agencies<br>99 — Code attributed by the undertaking  |
| C0100 | Transaction type                                     | Identify the transaction type. The following close list shall be used:<br>1 — Bonds / Debt — collateralised<br>2 — Bonds / Debt — uncollateralised<br>3 — Equity type — shares / participations<br>4 — Equity type — others<br>5 — Other asset transfer — properties<br>6 — Other asset transfer — others  |
| C0110 | Transaction Issue date                               | This is the earlier of the transaction/debt issue date or the date the IGT is effective from if different from the issue date.<br>The date should follow the ISO 8601 (yyyy-mm-dd) format.   |
| C0120 | Maturity date of transaction                         | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires/reaches maturity if applicable.<br>— For IGTs with no maturity date use '9999-12-31'.<br>— For perpetual securities use '9999-12-31'  |
| C0130 | Currency of transaction                              | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.   |
| C0140 | Contractual amount of transaction/ Transaction price | Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the group.   |
| C0150 | Value of collateral/ asset                           | The value of collateral for collateralised debt or asset value for IGT involving asset transfer, reported in the reporting currency of the group.<br>If either one of the counterparties involved in the IGTs is valued in accordance with the Solvency II valuations rules as part of the group solvency calculation then the Solvency II value shall be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles:<br>— EEA insurance and reinsurance undertakings |

**▼ B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <ul style="list-style-type: none"> <li>— EEA Insurance holding companies and mixed financial holding companies</li> <li>— Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1</li> <li>— 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</li> </ul> <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 rules.</p>   |
| C0160 | Amount of redemption/prepayments/ paybacks during reporting period                    | Amount of total redemptions/prepayments/paybacks during the reporting period if applicable, reported in the reporting currency of the group.  |
| C0170 | Amount of dividends/ interest/ coupon and other payments made during reporting period | <p>This cell shall capture any payments made in relation to the IGTs recorded in this template for the reporting period (12 months up to the reporting date).</p> <p>This includes, but not limited to:</p> <ul style="list-style-type: none"> <li>— Dividends for the current year including paid or declared but unpaid dividends.</li> <li>— Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&amp;L for the reporting period).</li> <li>— Interest payments made in relation to debt instruments.</li> <li>— Any other payments made in relation to the IGTs that are reported in this template, e.g. charges on asset transfers.</li> <li>— 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).</li> </ul> <p>This amount shall 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 shall include the reference rate and the interest rate above it.   |

**S.36.02 — IGT — Derivatives****General comments:**

This section relates to annual submission of information for groups.

**▼B**

This template shall report all IGTs between entities in scope of group supervision according to Article 213 (2) (a) to (c) of Directive 2009/138/EC, irrespective of the choice of calculation method or whether sectoral solvency rules have been used for the purposes of the group solvency calculation.

**▼M1**

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This template shall include IGTs that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be reported individually where collectively, they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions / top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
| C0010 | ID of intragroup transaction                | Unique internal identification code for each intragroup transaction. Must be consistent over time.  |
| C0020 | Investor/ Buyer name                        | Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.                     |
| C0030 | Identification code of the investor / buyer | The unique identification code attached to the investor/buyer/transferee by this order of priority: <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> |

▼ **B**

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
|       |   | <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</li> </ul> <p style="padding-left: 20px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>  |
| C0040 | ID code type of code of the investor/buyer  | <p>Identification of the code used in item 'Identification code for the investor/buyer':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>  |
| C0050 | Issuer/ Seller name                         | Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.   |
| C0060 | Identification code of the issuer / seller  | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</li> </ul> <p style="padding-left: 20px;">identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> |
| C0070 | ID code type of code of the issuer / seller | <p>Identification of the code used in item 'Identification code for the issuer / seller':</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>   |



**▼ B**

|       | ITEM                           | INSTRUCTIONS   |
|-------|--------------------------------|--|
| C0080 | ID 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"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.</li> </ul> <p>This may be different from the intragroup transaction code provided in cell C0010.</p>   |
| C0090 | ID Code Type of the instrument | <p>Type of ID Code used for the 'ID Code of the instrument' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |
| C0100 | Transaction type               | <p>Identify the transaction type. The following close list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Derivatives — futures</li> <li>2 — Derivatives — forwards</li> <li>3 — Derivatives — options</li> <li>4 — Derivatives — others</li> <li>5 — Guarantees — credit protection</li> <li>6 — Guarantees — others</li> <li>7 — Swaps — credit default</li> <li>8 — Swaps — interest rate</li> <li>9 — Swaps — currency</li> <li>10 — Swaps — others</li> </ul> <p>A repurchase agreement should be considered as cash transaction plus forward contract.</p>  |

▼ **B**

|       | ITEM                                | INSTRUCTIONS  |
|-------|-------------------------------------|---|
| C0110 | Transaction Trade date              | Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/ trade of the derivative contract. For rolled contracts use the initial trade date.  |
| C0120 | Maturity date                       | Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.   |
| C0130 | Currency                            | Where applicable, identify the ISO 4217 alphabetic code of the currency of the derivative, i.e. currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD). This item is not applicable for currency swap.  |
| C0140 | Notional amount at transaction date | The amount covered or exposed to the derivative at the transaction date, reported in the reporting currency of the group.<br><br>For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount.   |
| C0150 | Notional amount at reporting date   | The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance, reported in the reporting currency of the group.<br><br>For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date will be zero.  |
| C0160 | Value of collateral                 | Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable, reported in the reporting currency of the group.<br><br>If either one of the counter-parties involved in the IGTs is valued in accordance with the Solvency II valuations rules as part of the group solvency calculation then the Solvency II value should be used to value the collateral. At minimum (not an exhaustive list), collateral between the following entities is expected to be valued in accordance with the Solvency II valuation principles:<br><br>— EEA insurance and reinsurance undertakings<br><br>— EEA Insurance holding companies and mixed financial holding companies.<br><br>— Third country insurance, reinsurance, insurance holding companies and mixed financial holding companies included in the group solvency calculation through method 1.<br><br>— 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.<br><br>Collateral arrangement between other types of undertakings, e.g. IGTs between two credit institutions within a group, may be valued in accordance with the sectoral rules. |

▼ **B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| 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 shall be used:</p> <ul style="list-style-type: none"> <li>1 — Micro hedge</li> <li>2 — Macro hedge</li> <li>3 — Matching assets and liabilities cash-flows</li> <li>4 — Efficient portfolio management, other than ‘Matching assets and liabilities cash-flows’.</li> </ul>   |
| C0180 | Options, futures, forwards and other derivatives — Identification code Asset / liability underlying the derivative | <p>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.</p> <p>An index is considered a single instrument and shall be reported.</p> <p>Identification code of the instrument underlying the derivative using the following priority:</p> <ul style="list-style-type: none"> <li>— ISO 6166 code of ISIN when available</li> <li>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</li> <li>— Code attributed by the undertaking, when the options above are not available, and must be consistent over time</li> <li>— ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one</li> </ul> <p>If the underlying is an index then the code of the index shall be reported.</p>  |
| C0190 | ID Code Type of the Asset / liability underlying the derivative  | <p>Type of ID Code used for the ‘ID Code of the instrument’ item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ul> |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
| 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). |

**S.36.03 — IGT — Internal reinsurance****General comments:**

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all IGTs (significant, very significant and transactions required to be reported in all circumstances) related to internal reinsurance within a group identified according to Article 213(2)(a) to (c) of Directive 2009/138/EC. These include, but not limited to:

- reinsurance treaties between related undertakings of a group;
- facultative reinsurance between related undertakings of a group; and
- any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings of a group..

**▼ M1**

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**▼ B**

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

**▼B**

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately. Undertakings shall report as many rows as needed to properly identify the transaction, including if different types of reinsurance contracts/ treaties are used.

Any additions / top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM                          | INSTRUCTIONS   |
|-------|-------------------------------|--|
| C0010 | ID of intragroup transaction  | Unique internal identification code for each intragroup transaction. Must be consistent over time.   |
| C0020 | Name of cedent                | Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC  |
| C0030 | Identification code of cedent | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br/> identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</li> </ul> |

▼ **B**

|       | ITEM                                  | INSTRUCTIONS  |
|-------|---------------------------------------|---|
| C0040 | ID code type of code of the cedant    | Identification of the code used in item 'Identification code for the cedant':<br>1 — LEI<br>2 — Specific code   |
| C0050 | Name of reinsurer                     | Legal name of the reinsurer to whom the underwriting risk has been transferred.<br><br>This shall be the same as reported in S.30.02.   |
| C0060 | Identification code of reinsurer      | The unique identification code attached to the investor/buyer/transferee by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code<br>Specific code:<br>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;<br>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br><br>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0070 | ID code type of code of the reinsurer | Identification of the code used in item 'Identification code for the reinsurer':<br>1 — LEI<br>2 — Specific code  |
| C0080 | Validity period (start date)          | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific reinsurance contract/treaty.  |
| C0090 | Validity period (expiry date)         | Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the specific reinsurance contract/treaty (i.e. the last date the specific reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice).  |
| C0100 | Currency of contract/ treaty          | Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.   |
| C0110 | Type of reinsurance contract/ treaty  | Identify the type of reinsurance contract/treaty. The following close list shall be used:<br>1 — quota share<br>2 — variable quota share<br>3 — surplus<br>4 — excess of loss (per event and per risk)  |

**▼ B**

|       | ITEM   | INSTRUCTIONS   |
|-------|--|--|
|       |  | <p>5 — excess of loss (per risk)</p> <p>6 — excess of loss (per event)</p> <p>7 — excess of loss ‘back-up’ (protection against follow-on events which certain catastrophes can cause such as flooding or fire)</p> <p>8 — excess of loss with basis risk</p> <p>9 — reinstatement cover</p> <p>10 — aggregate excess of loss</p> <p>11 — unlimited excess of loss</p> <p>12 — stop loss</p> <p>13 — other proportional treaties</p> <p>14 — other non-proportional treaties</p> <p>15 — Financial reinsurance</p> <p>16 — Facultative proportional</p> <p>17 — Facultative non-proportional</p> <p>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</p> |
| C0120 | Maximum cover by reinsurer under contract/treaty | <p>For quota share or a surplus treaty, 100 % of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. £10million). In case of unlimited cover ‘-1’ must be filled in here. For excess of loss or stop loss treaties enter the initial capacity.</p> <p>This item has to be reported in the currency of the transaction.</p>  |
| C0130 | Net Receivables                                  | <p>The amount resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer + commissions to be paid by the reinsurer + other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. Total amount must be equal to the sum of the balance sheet items: Reinsurance receivables and Reinsurance payables.</p> <p>This item has to be reported in the currency of the group.</p>   |
| C0140 | Total reinsurance recoverable                    | <p>Total amount due from the reinsurer at the reporting date which include:</p> <ul style="list-style-type: none"> <li>— Premium provision for part of the future reinsurance premium which has already been paid to the reinsurer;</li> <li>— Claims provision for claims outstanding for insurer which have to be paid by the reinsurer; and/or</li> <li>— Technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions.</li> </ul> <p>This item has to be reported in the reporting currency of the group.</p>   |

**▼B**

|       | ITEM                                      | INSTRUCTIONS   |
|-------|---|--|
| C0150 | Reinsurance result (for reinsured entity) | <p>The reinsurance result for the reinsured entity should be calculated as follows:</p> <p>Total reinsurance commissions received by reinsured entity<br/>less<br/>Gross reinsurance premiums paid by reinsured entity<br/>plus<br/>Claims paid by reinsurer during the reporting period<br/>plus<br/>Total reinsurance recoverables at the end of the reporting period<br/>less<br/>Total reinsurance recoverables at the start of the reporting period.<br/>This item has to be reported in the reporting currency of the group.</p>   |
| C0160 | Line of business                          | <p>Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured. The following close list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> <li>21 — Proportional credit and suretyship reinsurance</li> <li>22 — Proportional legal expenses reinsurance</li> </ol> |



**▼ B**

|  | ITEM | INSTRUCTIONS   |
|--|------|--|
|  |      | 23 — Proportional assistance reinsurance<br>24 — Proportional miscellaneous financial loss reinsurance<br>25 — Non-proportional health reinsurance<br>26 — Non-proportional casualty reinsurance<br>27 — Non-proportional marine, aviation and transport reinsurance<br>28 — Non-proportional property reinsurance<br>► <b>M1</b> 29 — Health insurance<br>30 — Insurance with profit participation<br>31 — Index-linked and unit-linked insurance<br>32 — Other life insurance<br>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations<br>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations<br>35 — Health reinsurance<br>36 — Life reinsurance ◀<br>If a reinsurance arrangement covers more than one line of business, then select the most significant line of business from the list above. |

**S.36.04 — IGT — Cost Sharing, contingent liabilities, off BS and other items****General comments:**

This section relates to annual submission of information for groups.

The purpose of this template is to collect information on all other IGTs (significant, very significant and transactions required to be reported in all circumstances) which have not been captured in 36.01 to 36.03 templates within a group identified according to Article 213(2)(a) to (c) of Directive 2009/138/EC. These include, but not limited to:

- Internal cost sharing;
- Contingent liabilities (other than derivatives);
- Off balance sheet guarantees;
- Any other transactions between related undertakings or natural persons in scope of the group supervision.

**▼ M1**


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**▼ B**

This template shall include IGTs that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

**▼ B**

Where similar transactions with a related entity may be excluded from IGT reporting when considered individually against the thresholds for significant and very significant, these transactions must nevertheless be individually reported where collectively they are at or above the corresponding threshold values for significant or very significant IGTs.

Each transaction shall be reported separately.

Any additions / top-ups to significant IGTs shall be reported as a separate IGT, even if the top-up in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan should be recorded as a separate item with its issue date as the date of the top-up.

Where the transaction value is different for two transacting parties (e.g. a EUR 10 m transaction between A and B where A records EUR 10 m but B only receive EUR 9,5 m because of transactions costs, of say EUR 0,5 m has been expensed) the template should record the maximum amount as the transaction amount, in this case EUR 10 m.

Where there is a chain of related IGTs (say A invests in B and B invests in C), each link of the chain needs to be reported as a separate IGT.

|       | ITEM  | INSTRUCTIONS   |
|-------|---|--|
| C0010 | ID of intragroup transaction                            | Unique internal identification code for each intragroup transaction. Must be consistent over time.   |
| C0020 | Investor/ Buyer/ Beneficiary name                       | Legal name of the entity that is purchasing/investing in the asset/ investment or receiving the service/guarantee.   |
| C0030 | Identification code of the Investor/ Buyer/ Beneficiary | <p>The unique identification code attached to the investor/buyer/transferee by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</li> <li>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</li> </ul> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> |

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0040 | ID code type of code of the Investor/ Buyer/ Beneficiary     | Identification of the code used in item 'Identification code for the Investor/ Buyer/ Beneficiary':<br>1 — LEI<br>2 — Specific code   |
| C0050 | Issuer/ Seller/ Provider name                                | Legal name of the entity that is selling/transferring the asset/investment or providing the service/guarantee.  |
| C0060 | Identification code of the Issuer/ Seller/ Provider          | The unique identification code attached to the investor/buyer/transferee by this order of priority:<br>— Legal Entity Identifier (LEI);<br>— Specific code<br>Specific code:<br>— For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority;<br>— For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:<br><br>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0070 | ID code type of code of the Issuer/ Seller/ Provider         | Identification of the code used in item 'Identification code for the Issuer/ Seller/ Provider':<br>1 — LEI<br>2 — Specific code   |
| C0080 | Transaction type   | Identify the type of transaction. The following close list shall be used:<br>1 — Contingent liabilities<br>2 — Off balance sheet items<br>3 — Internal cost sharing<br>4 — Others   |
| C0090 | Transaction Issue date                                       | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction/issue takes effect.  |
| C0100 | Effective date of agreement/ contract underlying transaction | Where applicable, Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction or contract underlying the transactions takes effect if different from the transaction date. If same as the transaction date, the transaction date is to be reported.  |
| C0110 | Expiry date of agreement / contract underlying transaction   | Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use '9999-12-31'.   |

**▼ B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0120 | Currency of transaction  | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.  |
| C0130 | Trigger event  | Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.  |
| C0140 | Value of transaction/collateral /Guarantee   | Value of the transaction, collateral pledged or contingent liability recognised on the Solvency II balance sheet.<br>This item is to be reported in the reporting currency of the group.<br>All items shall be reported on Solvency II value. However where Solvency II value is not available (e.g. non-EEA operations under method 2 in equivalent regimes or banks and credit institutions) then the local or sectoral valuation rules should be used. |
| C0150 | Maximum possible value of contingent liabilities   | Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities included in Solvency II Balance Sheet.  |
| C0160 | Maximum possible value of contingent liabilities not included in Solvency II Balance Sheet | Enter the maximum amount of the contingent liability, for those not included in the Solvency II Balance Sheet, that could be due from the Provider.<br>This item is to be reported in the reporting currency of the group.  |
| C0170 | Maximum value of letters of credit/guarantees  | Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the 'provider' (cell C0050) to the 'beneficiary' (Cell C0020) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160.   |
| C0180 | Value of guaranteed assets   | Value of the guaranteed asset for which the guarantees are received.<br>Other local/sectoral valuation principles than Solvency II ones may be relevant in this case.   |

**S.37.01 — Risk concentration****General comments:**

This section relates to annual submission of information for groups.

This template shall include all significant risk concentrations between entities in scope of group supervision and third parties, irrespective of the choice of calculation method or whether sectoral solvency rules have been used for the purposes of the group solvency calculation.

The aim is to list the most important exposure (value of the exposure) by counterparty and by type of exposure (group or/and entity) outside the scope of the re/insurance group (maximum exposure per contract and if a reinsurer fails; off balance sheet risk concentration). It can be understood as the maximum possible exposure on a contractual basis and not necessarily be reflected on the balance sheet, but not taking into account any risk mitigation instruments or techniques. Thresholds can be fixed by the group supervisor after consulting the group itself and the college.

▼ **B**

|       | ITEM   | INSTRUCTIONS  |
|-------|--|---|
| C0010 | Name of the external counterparty                    | This is the name of the external counterparty of the group.   |
| C0020 | Identification code of the counterparty of the Group | The Legal Entity Identifier (LEI) attached to the investor/buyer/transferee if existent.<br>If none is available this item shall not be reported.   |
| C0030 | ID code type of the counterparty of the Group        | Identification of the code used in item 'Identification code of the counterparty of the Group':<br>1 — LEI<br>9 — None  |
| C0040 | Country of the exposure                              | Identify the ISO Code (3166-1 alpha-2) of country from which the exposure comes from. If there is an issuer of for example a bond, this is the country where the headquarter of the entity issuing the bond is located.   |
| C0050 | Nature of exposure                                   | Description of the type of exposure. Derivatives and collaterals are also to be included as well as exposures to sovereign counterparties. If there is more than one type of exposure per counterparty, separate entries have to be reported in separate rows. The following closed list shall be used:<br>1 — Assets — bonds<br>2 — Assets — equity<br>3 — Assets — reinsurance<br>4 — Assets — others<br>5 — Liabilities — insurance<br>6 — Liabilities — loans<br>7 — Liabilities — debts<br>8 — Liabilities — others<br>9 — Off-balance-sheet (contingent asset)<br>10 — Off-balance-sheet (contingent liability)<br>Derivatives shall be reported net of collateral. |
| C0060 | Identification code of the exposure                  | Exposure ID code using the following priority:<br>— ISO 6166 code of ISIN when available<br>— Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)<br>— Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.<br>For exposures types 3 and 5 of C0050 reporting should be done by the counterparty and this cell should not be reported.   |
| C0070 | Identification code type of the exposure             | Type of ID Code used for the 'Asset ID Code' item. One of the options in the following closed list shall be used:<br>1 — ISO 6166 for ISIN code   |

▼ B

|       | ITEM                                    | INSTRUCTIONS  |
|-------|---|---|
|       |   | <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>For exposures types 3 and 5 of C0050 reporting should be done by counterparty and this cell should not be reported.</p> <p>If a particular exposure consists of more than one code, each code shall be listed in a separate line.</p> |
| C0080 | External rating                         | Rating of the exposure at the reporting reference date issued by the nominated credit assessment institution (ECAI).  |
| C0090 | Nominated ECAI                          | Identify the credit assessment institution (ECAI) giving the external rating.   |
| C0100 | Sector                                  | Identify the economic sector of issuer based on the latest version of NACE code. The letter reference of the NACE code identifying the Section should be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class should be used (e.g. 'K6411').  |
| C0110 | Group entity subject to the exposure    | List of all involved entities of the group in the exposure. It concerns all entities and for each entity a separate entry has to be reported. If more than one entity of the group is involved, for each entity a separate row is necessary.  |
| C0120 | Identification code of the group entity | <p>The unique identification code as reported in S.32.01.</p> <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> <li>— Legal Entity Identifier (LEI);</li> <li>— Specific code</li> </ul> <p>Specific code:</p> <ul style="list-style-type: none"> <li>— 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;</li> </ul>   |

▼ **B**

|       | ITEM  | INSTRUCTIONS  |
|-------|---|---|
|       |   | <p>— 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>   |
| C0130 | ID code type of the group entity                  | <p>Identification of the code used in item 'Identification code of the group entity':</p> <p>1 — LEI</p> <p>2 — Specific code</p>   |
| C0140 | Maturity (asset side) / Validity (liability side) | <p>Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date of assets and the validity date of liabilities. A fixed date should be indicated for the maturity date of assets and for the validity date of liabilities which should be understood as a contractual termination date or the last projected cash flow point depending on which is the earlier of both.</p> <p>If more than one maturity date is applicable, each maturity date shall be listed in a separate line.</p>                         |
| C0150 | Value of the exposure                             | <p>Solvency II value of the exposure as of the reporting date for the balance-sheet type of exposures (code 1 to 8 from C0050) and maximum possible value, if possible, regardless of their probability for off-balance sheet items (code 9 to 10 from C0050).</p> <p>It is also applicable for reinsurance contracts:</p> <p>— For reinsurance ceded the amount of the reinsurance recoverables shall be reported;</p> <p>— For reinsurance accepted the amount of technical provisions shall be reported.</p> |
| C0160 | Currency  | Identify the ISO 4217 alphabetic code of the original currency of the exposure.   |
| C0170 | Maximum amount to be paid by the reinsurer        | Only applicable if the exposure is 'Assets — Reinsurance': In the case the reinsurer has to pay resulting from a reinsurance contract, this is the maximum amount to be payable to the contract party by the reinsurer taking into account the specificities of the reinsurance contract.   |

## ANNEX IV

## Asset categories

| Category |                                    | Definition  |
|----------|------------------------------------|---|
| 1        | Government bonds                   | Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation 2015/35. |
| 2        | Corporate bonds                    | Bonds issued by corporations  |
| 3        | Equity                             | Shares and other securities equivalent to shares representing corporations' capital, i.e., representing ownership in a corporation  |
| 4        | Collective Investment Undertakings | Collective investment undertaking' means an undertaking for collective investment in transferable securities (UCITS) as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council or an alternative investment fund (AIF) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.  |
| 5        | Structured notes                   | Hybrid securities, combining a fixed income (return in the form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded one or a combination of categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp). Assets under this category are not subject to unbundling  |
| 6        | Collateralised securities          | Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling  |
| 7        | Cash and deposits                  | ► <b>MI</b> Money in the physical form, cash-equivalents, bank deposits and other money deposits ◀  |



▼ **B**

| Category |                     | Definition  |
|----------|---------------------|---|
| 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   | ► <b>M1</b> Other assets reported in 'Other investments' ◀  |
| A        | Futures             | Standardised contract between two parties to buy or sell a specified asset of standardised quantity and quality at a specified future date at a price agreed today  |
| B        | Call Options        | Contract between two parties concerning the buying of an asset at a reference price during a specified time frame, where the buyer of the call option gains the right, but not the obligation, to buy the underlying asset            |
| C        | Put Options         | Contract between two parties concerning the selling of an asset at a reference price during a specified time frame, where the buyer of the put option gains the right, but not the obligation, to sell the underlying asset           |
| D        | Swaps               | Contract in which counterparties exchange certain benefits of one party's financial instrument for those of the other party's financial instrument, and the benefits in question depend on the type of financial instruments involved |
| E        | Forwards            | Non-standardised contract between two parties to buy or sell an asset at a specified future time at a price agreed today  |
| F        | Credit derivatives  | Derivative whose value is derived from the credit risk on an underlying bond, loan or any other financial asset   |

## ANNEX V

Complementary Identification Code (CIC) Table

| First 2 positions      | Asset listed in           | ISO 3166-1-alpha-2 country code, XV, XL or XT |                   |   |  |                    |                           |  |   |                                  |                   |
|------------------------|---------------------------|---|-------------------|---|--|--------------------|---------------------------|--|---|----------------------------------|-------------------|
| <b>Third position</b>  | Category                  | 1   | 2                 | 3   | 4  | 5                  | 6                         | 7  | 8   | 9                                | 0                 |
|                        |                           | Government bonds                              | Corporate bonds   | Equity                                    | Investment funds<br>Collective Investment Undertakings | Structured notes   | Collateralised securities | Cash and deposits  | Mortgages and loans                       | Property                         | Other investments |
| <b>Fourth position</b> | Sub-category or main risk | 1   | 1                 | 1   | 1  | 1                  | 1                         | 1  | 1   | 1                                |                   |
|                        |                           | Central Government bonds                      | Corporate bonds   | Common equity                             | Equity funds   | Equity risk        | Equity risk               | Cash   | Uncollateralised loans made               | Property (office and commercial) |                   |
|                        |                           | 2   | 2                 | 2   | 2  | 2                  | 2                         | 2  | 2   | 2                                |                   |
|                        |                           | Supra-national bonds                          | Convertible bonds | Equity of real estate related corporation | Debt funds   | Interest rate risk | Interest rate risk        | Transferable deposits (cash equivalents)                   | Loans made collateralised with securities | Property (residential)           |                   |
|                        |                           | 3   | 3                 | 3   | 3  | 3                  | 3                         | 3  |   | 3                                |                   |
|                        |                           | Regional government bonds                     | Commercial paper  | Equity rights                             | Money market funds                                     | Currency risk      | Currency risk             | Other deposits short term (less than or equal to one year) |   | Property (for own use)           |                   |

▼B

|  |  |                         |                                       |                  |                        |                              |                              |   |                                 |  |
|--|--|-------------------------|---------------------------------------|------------------|------------------------|------------------------------|------------------------------|---|---------------------------------|--|
|  |  | 4                       | 4                                     | 4                | 4                      | 4                            | 4                            | 4   | 4                               |  |
|  |  | Local authorities bonds | Money market instruments              | Preferred equity | Asset allocation funds | Credit risk                  | Credit risk                  | Other deposits with term longer than one year | Mortgages                       | Property (under construction for investment) |
|  |  | 5                       | 5                                     |                  | 5                      | 5                            | 5                            | 5   | 5                               |  |
|  |  | Treasury bonds          | Hybrid bonds                          |                  | Real estate funds      | Real estate risk             | Real estate risk             | Deposits to cedants                           | Other collateralized loans made | Plant and equipment (for own use)            |
|  |  | 6                       | 6                                     |                  | 6                      | 6                            | 6                            |   | 6                               | 6  |
|  |  | Covered bond            | Common covered bonds                  |                  | Alternative funds      | Commodity risk               | Commodity risk               |   | Loans on policies               | Property (under construction for own use)    |
|  |  | 7                       | 7                                     |                  | 7                      | 7                            | 7                            |   |                                 |  |
|  |  | National Central Banks  | Covered bonds subject to specific law |                  | Private equity funds   | Catastrophe and Weather risk | Catastrophe and Weather risk |   |                                 |  |
|  |  |                         | 8                                     |                  | 8                      | 8                            | 8                            |   |                                 |  |
|  |  |                         | Subordinated bonds                    |                  | Infrastructure funds   | Mortality risk               | Mortality risk               |   |                                 |  |
|  |  | 9                       | 9                                     | 9                | 9                      | 9                            | 9                            | 9   | 9                               | 9  |
|  |  | Other                   | Other                                 | Other            | Other                  | Other                        | Other                        | Other   | Other                           | Other  |

▼B

| Third position  | Category                  | A                        | B                        | C                        | D                                | E                               | F                    |
|-----------------|---------------------------|--------------------------|--------------------------|--------------------------|----------------------------------|---------------------------------|----------------------|
|                 |                           | Futures                  | Call Options             | Put Options              | Swaps                            | Forwards                        | Credit derivatives   |
| Fourth position | Sub-category or main risk | 1                        | 1                        | 1                        | 1                                | 1                               | 1                    |
|                 |                           | Equity and index futures | Equity and index options | Equity and index options | Interest rate swaps              | Forward interest rate agreement | Credit default swap  |
|                 |                           | 2                        | 2                        | 2                        | 2                                | 2                               | 2                    |
|                 |                           | Interest rate futures    | Bond options             | Bond options             | Currency swaps                   | Forward exchange rate agreement | Credit spread option |
|                 |                           | 3                        | 3                        | 3                        | 3                                |                                 | 3                    |
|                 |                           | Currency futures         | Currency options         | Currency options         | Interest rate and currency swaps |                                 | Credit spread swap   |
|                 |                           |                          | 4                        | 4                        | 4                                |                                 | 4                    |
|                 |                           |                          | Warrants                 | Warrants                 | Total return swap                |                                 | Total return swap    |
|                 |                           | 5                        | 5                        | 5                        | 5                                |                                 |                      |
|                 |                           | Commodity futures        | Commodity options        | Commodity options        | Security swaps                   |                                 |                      |
|                 |                           |                          | 6                        | 6                        |                                  |                                 |                      |
|                 |                           |                          | Swaptions                | Swaptions                |                                  |                                 |                      |

▼B

|  |  |                              |                              |                              |                              |                              |       |
|--|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------|
|  |  | 7                            | 7                            | 7                            | 7                            | 7                            |       |
|  |  | Catastrophe and Weather risk | Catastrophe and Weather risk | Catastrophe and Weather risk | Catastrophe and Weather risk | Catastrophe and Weather risk |       |
|  |  | 8                            | 8                            | 8                            | 8                            | 8                            |       |
|  |  | Mortality risk               | Mortality risk               | Mortality risk               | Mortality risk               | Mortality risk               |       |
|  |  | 9                            | 9                            | 9                            | 9                            | 9                            | 9     |
|  |  | Other                        | Other                        | Other                        | Other                        | Other                        | Other |

▼ **B**

## ANNEX VI

## Definitions of the CIC Table

▼ **M1**

| 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 2014/65/EU. If the asset is listed in more than one country or the undertaking uses for valuation purposes a price provider which is one of the regulated markets or multilateral trading facility where the asset is listed in, the country shall be the one of that regulated market or multilateral trading 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 2014/65/EU.   |
| 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 2014/65/EU.   |

▼ **B**

| Third and fourth position — Category |                          | Definition  |
|--------------------------------------|--------------------------|---|
| 1                                    | <b>Government bonds</b>  | <b>Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or local authorities local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation 2015/35.</b><br><br><b>Regarding bonds with a qualifying guarantee, the third and fourth position shall be attributed by reference to the entity providing the guarantee.</b> |
| 11                                   | Central Government bonds | Bonds issued by central governments   |

## ▼B

| Third and fourth position — Category |                           | Definition  |
|--------------------------------------|---------------------------|---|
| 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   |
| <b>2</b>                             | <b>Corporate bonds</b>    | <b>Bonds issued by corporations</b>   |
| 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 negotiable certificates of deposit (CDs), bankers acceptances, repurchase agreements (repos) and other highly liquid instruments. Commercial Paper is excluded from this category   |

## ▼B

| Third and fourth position — Category |   | Definition  |
|--------------------------------------|---|---|
| 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.<br><br>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  |
| <b>3</b>                             | <b>Equity</b>                             | <b>Shares and other securities equivalent to shares representing corporations’ capital, i.e., representing ownership in a corporation</b>   |
| 31                                   | Common equity                             | Equity that represents basic property rights on corporations  |
| 32                                   | Equity of real estate related corporation | Equity representing capital from real estate related corporations   |
| 33                                   | Equity rights                             | Rights to subscribe to additional shares of equity at a set price   |
| 34                                   | Preferred equity                          | Equity security that is senior to common equity, having a higher claim on the assets and earnings than common equity, but is subordinate to bonds   |



## ▼B

| Third and fourth position — Category |   | Definition  |  |
|--------------------------------------|---|---|--|
| 39                                   | Other                                     | Other equity, not classified under the above categories   |  |
| 4                                    | <b>Collective Investment Undertakings</b> | <b>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.</b> |  |
| 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.  |  |
| ▼M1                                  | 48  | Infrastructure funds  | Collective investment undertakings that invest in Infrastructure assets as defined in point 55a or 55b of Article 1 of Delegated Regulation (EU) 2015/35 |

## ▼B

| Third and fourth position — Category |                                  | Definition  |
|--------------------------------------|----------------------------------|---|
| 49                                   | Other                            | Other Collective investment undertakings, not classified under the above categories   |
| 5                                    | <b>Structured notes</b>          | <b>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</b> |
| 51                                   | Equity risk                      | Structured notes mainly exposed to equity risk  |
| 52                                   | Interest rate risk               | Structured notes mainly exposed to interest rate risk   |
| 53                                   | Currency risk                    | Structured notes mainly exposed to currency risk  |
| 54                                   | Credit risk                      | Structured notes mainly exposed to credit risk  |
| 55                                   | Real estate risk                 | Structured notes mainly exposed to real estate risk   |
| 56                                   | Commodity risk                   | Structured notes mainly exposed to commodity risk   |
| 57                                   | Catastrophe and Weather risk     | Structured notes mainly exposed to catastrophe or weather risk  |
| 58                                   | Mortality risk                   | Structured notes mainly exposed to mortality risk   |
| 59                                   | Other                            | Other structured notes, not classified under the above categories   |
| 6                                    | <b>Collateralised securities</b> | <b>Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling</b>   |

## ▼B

| Third and fourth position — Category |  | Definition  |
|--------------------------------------|--|---|
| 61                                   | Equity risk  | Collateralised securities mainly exposed to equity risk   |
| 62                                   | Interest rate risk   | Collateralised securities mainly exposed to interest rate risk  |
| 63                                   | Currency risk  | Collateralised securities mainly exposed to currency risk   |
| 64                                   | Credit risk  | Collateralised securities mainly exposed to credit risk   |
| 65                                   | Real estate risk   | Collateralised securities mainly exposed to real estate risk  |
| 66                                   | Commodity risk   | Collateralised securities mainly exposed to commodity risk  |
| 67                                   | Catastrophe and Weather risk                               | Collateralised securities mainly exposed to catastrophe or weather risk   |
| 68                                   | Mortality risk   | Collateralised securities mainly exposed to mortality risk  |
| 69                                   | Other  | Other collateralised securities, not classified under the above categories  |
| 7                                    | <b>Cash and deposits</b>                                   | <b>Money in the physical form, cash equivalent, bank deposits and other money deposits</b>  |
| 71                                   | Cash   | Notes and coins in circulation that are commonly used to make payments  |
| 72                                   | Transferable deposits (cash equivalents)                   | Deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction   |
| 73                                   | Other deposits short term (less than 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 |

## ▼B

| Third and fourth position — Category |   | Definition   |
|--------------------------------------|---|--|
| 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   |
| <b>8</b>                             | <b>Mortgages and loans</b>                    | <b>Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.</b>  |
| 81                                   | Uncollateralized loans made                   | Loans made without collateral  |
| 82                                   | Loans made collateralized with securities     | Loans made with collateral in the form of financial securities   |
| 84                                   | Mortgages                                     | Loans made with collateral in the form of real estate  |
| 85                                   | Other collateralized loans made               | Loans made with collateral in any other form   |
| 86                                   | Loans on policies                             | Loans made with insurance policies as collateral   |
| 89                                   | Other   | Other mortgages and loans, not classified under the above categories   |
| <b>9</b>                             | <b>Property</b>                               | <b>Buildings, land, other constructions that are immovable and equipment</b>   |
| 91                                   | Property (office and commercial)              | Office and commercial building used for investment   |
| 92                                   | Property (residential)                        | Residential buildings used for investment  |
| 93                                   | Property (for own use)                        | Real estate for the own use of the undertaking   |

▼B

| Third and fourth position — Category |  | Definition  |
|--------------------------------------|--|---|
| 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'  |
| ▼ <u>M1</u>                          | 09   | Other investments   |
| ▼ <u>B</u>                           | A  | <b>Futures</b><br><b>Standardised contract between two parties to buy or sell a specified asset of standardised quantity and quality at a specified future date at a price agreed today</b> |
|                                      | A1   | Equity and index futures<br>Futures with equity or stock exchange indices as underlying   |
|                                      | A2   | Interest rate futures<br>Futures with bonds or other interest rate dependent security as underlying   |
|                                      | A3   | Currency futures<br>Futures with currencies or other currencies dependent security as underlying  |
|                                      | A5   | Commodity futures<br>Futures with commodities or other commodities dependent security as underlying   |

## ▼B

| Third and fourth position — Category |                              | Definition  |
|--------------------------------------|------------------------------|---|
| A7                                   | Catastrophe and Weather risk | Futures mainly exposed to catastrophe or weather risk   |
| A8                                   | Mortality risk               | Futures mainly exposed to mortality risk  |
| A9                                   | Other                        | Other futures, not classified under the above categories  |
| <b>B</b>                             | <b>Call Options</b>          | <b>Contract between two parties concerning the buying of an asset at a reference price during a specified time frame, where the buyer of the call option gains the right, but not the obligation, to buy the underlying asset</b> |
| B1                                   | Equity and index options     | Call options with equity or stock exchange indices as underlying  |
| B2                                   | Bond options                 | Call options with bonds or other interest rate dependent security as underlying   |
| B3                                   | Currency options             | Call options with currencies or other currencies dependent security as underlying   |
| B4                                   | Warrants                     | Call options that entitles the holder to buy stock of the issuing company at a specified price  |
| B5                                   | Commodity options            | Call options with commodities or other commodities dependent security as underlying   |
| B6                                   | Swaptions                    | Call options granting its owner the right but not the obligation to enter into a long position in an underlying swap, i.e., enter into a swap where the owner pays the fixed leg and receive the floating leg                     |
| B7                                   | Catastrophe and Weather risk | Call options mainly exposed to catastrophe or weather risk  |
| B8                                   | Mortality risk               | Call options mainly exposed to mortality risk   |

## ▼B

| Third and fourth position — Category |                              | Definition   |
|--------------------------------------|------------------------------|--|
| B9                                   | Other                        | Other call options, not classified under the above categories  |
| <b>C</b>                             | <b>Put Options</b>           | <b>Contract between two parties concerning the selling of an asset at a reference price during a specified time frame, where the buyer of the put option gains the right, but not the obligation, to sell the underlying asset</b> |
| C1                                   | Equity and index options     | Put options with equity or stock exchange indices as underlying  |
| C2                                   | Bond options                 | Put options with bonds or other interest rate dependent security as underlying   |
| C3                                   | Currency options             | Put options with currencies or other currencies dependent security as underlying   |
| C4                                   | Warrants                     | Put options that entitles the holder to sell stock of the issuing company at a specified price   |
| C5                                   | Commodity options            | Put options with commodities or other commodities dependent security as underlying   |
| C6                                   | Swaptions                    | Put options granting its owner the right but not the obligation to enter into a short position in an underlying swap, i.e., enter into a swap in which the owner will receive the fixed leg, and pay the floating leg              |
| C7                                   | Catastrophe and Weather risk | Put options mainly exposed to catastrophe or weather risk  |
| C8                                   | Mortality risk               | Put options mainly exposed to mortality risk   |
| C9                                   | Other                        | Other put options, not classified under the above categories   |

## ▼B

| Third and fourth position — Category |                                  | Definition   |
|--------------------------------------|----------------------------------|--|
| <b>D</b>                             | <b>Swaps</b>                     | <b>Contract in which counterparties exchange certain benefits of one party's financial instrument for those of the other party's financial instrument, and the benefits in question depend on the type of financial instruments involved</b> |
| D1                                   | Interest rate swaps              | Swap that exchange interest flows  |
| D2                                   | Currency swaps                   | Swap that exchange currency  |
| D3                                   | Interest rate and currency swaps | Swap that exchange interest and currency flows   |
| 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   |
| <b>E</b>                             | <b>Forwards</b>                  | <b>Non-standardised contract between two parties to buy or sell an asset at a specified future time at a price agreed today</b>  |
| E1                                   | Forward interest rate agreement  | Forward contract in which 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              |



## ▼B

| Third and fourth position — Category |                              | Definition   |
|--------------------------------------|------------------------------|--|
| 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  |
| <b>F</b>                             | <b>Credit derivatives</b>    | <b>Derivative whose value is derived from the credit risk on an underlying bond, loan or any other financial asset</b>   |
| F1                                   | Credit default swap          | Credit derivative transaction in which two parties enter into an agreement whereby one party pays the other a fixed periodic coupon for the specified life on the agreement and the other party makes no payments unless a credit event relating to a predetermined reference asset occurs |
| F2                                   | Credit spread option         | Credit derivative that will generate cash flows if a given credit spread between two specific assets or benchmarks changes from its current level  |
| F3                                   | Credit spread swap           | A swap in which one party makes a fixed payment to the other on the swap's settlement date and the second party pays the first an amount based on the actual credit spread   |
| F4                                   | Total return swap            | A swap in which the non-floating rate side is based on the total return of an equity or fixed income instrument with the life longer than the swap   |
| F9                                   | Other                        | Other credit derivatives, not classified under the above categories  |