

Changes to legislation: Commission Delegated Regulation (EU) 2015/35, ANNEX XVI is up to date with all changes known to be in force on or before 14 October 2023. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

ANNEX XVI

HEALTH CATASTROPHE RISK SUB-MODULE OF THE SOLVENCY CAPITAL REQUIREMENT STANDARD FORMULA

Modifications etc. (not altering text)

C1 Annex 16: power to amend and revoke conferred (31.12.2020) by [The Solvency 2 and Insurance \(Amendment, etc.\) \(EU Exit\) Regulations 2019 \(S.I. 2019/407\)](#), regs. 1(2), 4, **Sch. 3** (as amended by [S.I. 2020/1301](#), regs. 1, 3, **Sch. para. 27(a)** and [S.I. 2020/1385](#), regs. 1(2), 54(2))

GEOGRAPHICAL SEGMENTATION AND RISK FACTORS FOR THE MASS ACCIDENT RISK SUB-MODULE

Country s	rs — Ratio of persons affected by the mass accident in country s
Republic of Austria	0,30 %
Kingdom of Belgium	0,25 %
Republic of Bulgaria	0,30 %
Republic of Croatia	0,40 %
Republic of Cyprus	1,30 %
Czech Republic	0,10 %
Kingdom of Denmark	0,35 %
Republic of Estonia	0,45 %
Republic of Finland	0,35 %
French Republic; Principality of Monaco; Principality of Andorra	0,05 %
Hellenic Republic	0,30 %
Federal Republic of Germany	0,05 %
Republic of Hungary	0,15 %
Republic of Iceland	2,45 %
Ireland	0,95 %
Italian Republic; Republic of San Marino; Vatican City State	0,05 %
Republic of Latvia	0,20 %
Republic of Lithuania	0,20 %
Grand Duchy of Luxemburg	1,05 %
Republic of Malta	2,15 %
Kingdom of the Netherlands	0,15 %
Kingdom of Norway	0,25 %

Changes to legislation: Commission Delegated Regulation (EU) 2015/35, ANNEX XVI is up to date with all changes known to be in force on or before 14 October 2023. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

Republic of Poland	0,10 %
Portuguese Republic	0,30 %
Romania	0,15 %
Slovak Republic	0,30 %
Republic of Slovenia	0,40 %
Kingdom of Spain	0,10 %
Kingdom of Sweden	0,25 %
Swiss Confederation	0,25 %
United Kingdom of Great Britain and Northern Ireland	0,05 %

[^{F1}DEFINITION OF EVENTS AND RISK FACTORS FOR THE MASS ACCIDENT RISK SUB-MODULE AND ACCIDENT CONCENTRATION RISK SUB-MODULE

Event type e	x_e — Ratio of persons which will be affected by event type e as the result of the accident
Death caused by an accident	10 %
Permanent disability caused by an accident	3,5 %
Disability that lasts 12 months caused by an accident	16,5 %
Medical treatment caused by an accident	30 %]

DEFINITION OF HEALTHCARE UTILISATION AND RISK FACTORS FOR THE PANDEMIC RISK SUB-MODULE

Healthcare utilisation type h	H_h — Ratio of persons with clinical symptoms which will utilise healthcare of type h
Hospitalisation	1 %
Consultation with a medical practitioner	20 %
No formal medical care sought	79 %

Changes to legislation:

Commission Delegated Regulation (EU) 2015/35, ANNEX XVI is up to date with all changes known to be in force on or before 14 October 2023. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

View outstanding changes

Changes and effects yet to be applied to :

- Regulation revoked by [2023 c. 29 Sch. 1 Pt. 3](#)
- Recital 53 Sentence 1 replacement by [EUR 2016/2283](#) Regulation

Changes and effects yet to be applied to the whole legislation item and associated provisions

- Art. 177(2)(b) words omitted by [S.I. 2019/407 reg. 11\(25\)\(a\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(2)(h)(i) words omitted by [S.I. 2019/407 reg. 11\(25\)\(b\)\(ii\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(2)(h)(i) words substituted by [S.I. 2019/407 reg. 11\(25\)\(b\)\(i\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(2)(r) words substituted by [S.I. 2019/407 reg. 11\(25\)\(c\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(2)(s) words substituted by [S.I. 2019/407 reg. 11\(25\)\(c\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(2)(t) words substituted by [S.I. 2019/407 reg. 11\(25\)\(d\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(5)(a) words substituted by [S.I. 2019/407 reg. 11\(25\)\(f\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)
- Art. 177(5)(c) words substituted by [S.I. 2019/407 reg. 11\(25\)\(f\)](#) (This amendment not applied to legislation.gov.uk. Reg. 11(25)(39) omitted immediately before IP completion day by virtue of S.I. 2019/710, regs. 1(2), 22)