Status: Point in time view as at 02/12/2015.

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Commission Implementing Regulation (EU) 2015/2452 of 2 December 2015 laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial condition report in accordance with Directive 2009/138/EC of the European Parliament and of the Council (Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) 2015/2452

of 2 December 2015

laying down implementing technical standards with regard to the procedures, formats and templates of the solvency and financial condition report in accordance with Directive 2009/138/EC of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)⁽¹⁾, and in particular the fourth paragraph of Article 56 and Article 256(5) thereof,

Whereas:

- (1) The harmonised disclosure requirements on quantitative information included in the solvency and financial condition report should be assured by the application of a prescribed set of disclosure templates, which allow for an improved understanding of the information being disclosed to the public, especially for comparison across time and across different undertakings. The application of templates should also assure the equal treatment of insurance and reinsurance undertakings and should improve the understanding of disclosures performed by groups.
- (2) When insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies are authorised to publish a single solvency and financial condition report they should disclose separately, as part of their report, the information specified in this Regulation for individual undertakings for each insurance and reinsurance subsidiary covered by that report and the information prescribed for groups.
- (3) To ensure the consistent use of the means of disclosure, the relevant provisions on means of disclosure of Commission Delegated Regulation (EU) 2015/35⁽²⁾ should apply to the disclosure of group and single solvency and financial condition reports.
- (4) Insurance and reinsurance undertakings and groups should only disclose the information applicable for their business. For example, certain options provided for by Directive 2009/138/EC, like the use of the matching adjustment for the calculation of the technical provisions or the use of a full or partial internal model or of underwriting-

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- (5) The provisions in this Regulation are closely linked to each other, since they deal with the procedures and templates for the disclosure of the solvency and financial condition report. To ensure coherence between those provisions, which should enter into force at the same time, and to facilitate a comprehensive view and access to them by persons subject to those obligations, including investors that are non-Union residents, it is desirable to include all the implementing technical standards required by Article 56 and 256(5) of Directive 2009/138/EC in a single Regulation.
- (6) This Regulation is based on the draft implementing technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.
- (7) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council⁽³⁾.

HAS ADOPTED THIS REGULATION:

Article 1

Subject matter

This Regulation lays down implementing technical standards on the solvency and financial condition report by establishing procedures, formats and the templates for the disclosure of information referred to in Article 51 of Directive 2009/138/EC for individual insurance and reinsurance undertakings and in Article 256 of Directive 2009/138/EC for groups.

Article 2

Public disclosure formats

When disclosing the information referred to in this Regulation figures reflecting monetary amounts shall be disclosed in thousands of units.

Article 3

Currency

- 1 For the purposes of this Regulation 'reporting currency', unless otherwise required by the supervisory authority, shall be:
 - for individual disclosure, the currency used for the preparation of the insurance or reinsurance undertaking's financial statements;

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- 2 Figures reflecting monetary amounts shall be disclosed in the reporting currency. Any other currency than the reporting currency shall be converted into the reporting currency.
- When expressing the value of any asset or liability denominated in a currency other than the reporting currency, the value shall be converted in the reporting currency as if the conversion had taken place at the closing rate on the last day for which the appropriate rate is available in the reporting period to which the asset or liability relates.
- When expressing the value of any income or expense, the value shall be converted in 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 used for the insurance or reinsurance undertaking's financial statements in case of individual reporting or for the consolidated financial statements in case of group reporting unless otherwise required by the supervisory authority.

Article 4

Templates for the solvency and financial condition report of individual undertakings

Insurance and reinsurance undertakings shall publicly disclose as part of their solvency and financial condition report at least the following templates:

- (a) 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;
- (b) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses using the valuation and recognition principles used in the undertaking's financial statements, following the instructions set out in section S.05.01 of Annex II to this Regulation, for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35;
- (c) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country using 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;
- (d) 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;
- (e) template S.17.01.02 of Annex I, specifying information on non-life technical provisions, following the instructions set out in section S.17.01 of Annex II to this Regulation for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35;
- (f) template S.19.01.21 of Annex I, specifying information on non-life insurance claims in the format of development triangles, following the instructions set out in section S.19.01 of Annex II for the total non-life business;

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- (h) template S.23.01.01 of Annex I, specifying information on own funds, including basic own funds and ancillary own funds, following the instructions set out in section S.23.01 of Annex II;
- (i) template S.25.01.21 of Annex I, specifying information on the Solvency Capital Requirement calculated using the standard formula, following the instructions set out in section S.25.01 of Annex II;
- (j) template S.25.02.21 of Annex I, specifying information on the Solvency Capital Requirement calculated using the standard formula and a partial internal model, following the instructions set out in section S.25.02 of Annex II;
- (k) template S.25.03.21 of Annex I, specifying information on the Solvency Capital Requirement calculated using a full internal model, following the instructions set out in section S.25.03 of Annex II;
- (l) template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement for insurance and reinsurance undertakings engaged in only life or only non-life insurance or reinsurance activity, following the instructions set out in section S.28.01 of Annex II;
- (m) template S.28.02.01 of Annex I, specifying the Minimum Capital Requirement for insurance undertakings engaged in both life and non-life insurance activity, following the instructions set out in section S.28.02 of Annex II.

Article 5

Templates for the solvency and financial condition report of groups

Participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies shall publicly disclose as part of their group solvency and financial condition report at least the following templates:

- (a) template S.32.01.22 of Annex I, specifying information on the undertakings in the scope of the group, following the instructions set out in section S.32.01 of Annex III;
- (b) where, for the calculation of the 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 Directive 2009/138/EC, 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;
- (c) template S.05.01.02 of Annex I, specifying information on premiums, claims and expenses, 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, for each line of business as defined in Annex I of Delegated Regulation (EU) 2015/35;
- (d) template S.05.02.01 of Annex I, specifying information on premiums, claims and expenses by country, using the valuation and recognition principles used in the

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- (e) template S.22.01.22 of Annex I, specifying information on the impact of the long term guarantee and transitional measures, following the instructions set out in section S.22.01 of Annex III;
- (f) template S.23.01.22 of Annex I, specifying information on own funds, including basic own funds and ancillary own funds, following the instructions set out in section S.23.01 of Annex III;
- (g) 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.25.01.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using the standard formula, following the instructions set out in section S.25.01 of Annex III to this Regulation;
- (h) 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.25.02.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using the standard formula and a partial internal model, following the instructions set out in section S.25.02 of Annex III to this Regulation;
- (i) 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.25.03.22 of Annex I to this Regulation, specifying information on the Solvency Capital Requirement, calculated using a full internal model, following the instructions set out in section S.25.03 of Annex III to this Regulation.

Article 6

References to other documents in the solvency and financial condition report

When insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies include in the solvency and financial condition report references to other publicly available documents, these references shall be done through references that lead directly to the information itself and not to a general document.

Article 7

Consistency of information

Insurance and reinsurance undertakings, participating insurance and reinsurance undertakings, insurance holding companies or mixed financial holding companies shall assess whether the information disclosed is fully consistent with the information reported to the supervisory authorities.

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Article 8

Means of disclosure of the group and single solvency and financial condition report

Article 301 of Delegated Regulation (EU) 2015/35 shall apply to the disclosure of the group and single solvency and financial condition report.

Article 9

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

- When a participating insurance or reinsurance undertaking, insurance holding company or mixed financial holding company requests an agreement from the group supervisor to provide a single solvency and financial condition report, the group supervisor shall promptly contact all supervisory authorities concerned to discuss in particular the language of the text of the single solvency and financial condition report.
- 2 The participating insurance and reinsurance undertaking, insurance holding company or mixed financial holding company shall provide an explanation on how the subsidiaries shall be covered and how the subsidiaries' administrative, management or supervisory body shall be involved in the process and in the approval of the single solvency and financial condition report.

Article 10

Entry into force

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

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

Done at Brussels, 2 December 2015.

For the Commission

The President

Jean-Claude JUNCKER

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S.02.01.02

Balance sheet

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

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Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit- linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	
Liabilities		C0010
Technical provisions — non- life	R0510	
Technical provisions — non- life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions — health (similar to non-life)	R0560	

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than debts owed to credit institutions Insurance & intermediaries payables R0820		R0800	
payables	than debts owed to credit	R0810	
Reinsurance payables R0830		R0820	
	Reinsurance payables	R0830	

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Status: Point in time view as at 02/12/2015.

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	n kinsi40 ruments can be found on their wo	
insurance)		
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	
Excess of assets over liabilities	R1000	

S.05.01.02

Premiums, claims and expenses by line of business

		f Busine						bligation	ıs
		business							
	expens	alIncom e protec	ti en mpe	n sætióc le	motor	Marin aviatio	nand	liabilit	
	insura	n ė̇̃e sura	nce sura	n t eabilit insura	r .		other o rd amag n ¢o proper insura	ety	n su retyship insurance
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written									
Gross — R0110 Direct Business									
Gross — R0120 Proportional reinsurance accepted									
Gross — R0130 Non- proportional reinsurance accepted									
Reinsure R:0140 share									
Net R0200									

Premiums earned

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(EU	Exit) Regula	tions 2018	(S.1. 2018/1	115), regs. 2	, 3, Sch. Pt. nts can be fo	2. These an	nendments a	re not curre	ntly availab	le on
	- KU2 10°	uiis oj reiev	ат атенан	ig instrume	nis cun ve je	una on inei	website/s.	(See ena of	<i>Доситен</i> ј	or aeiaiis)
Direct										
Busines	S									
Gross –	-R0220									
Proporti										
reinsura										
accepted										
accepted	4									
Gross –	-R0230									
Non-										
proporti	onal									
reinsura										
accepted	d									
Reinsur	e ks 0240									
share										
Net	R0300									
Claims										
incurre	d									
Gross –	-R0310									
Direct										
Busines	s									
Gross –										
Proporti										
reinsura	nce									
accepted	d									
Gross –	-R0330									
Non-	10000									
proporti	onal									
reinsura										
accepted										
Reinsur	e K 0340									
share										
Net	R0400									
Change	es									
in										
other										
technic	al									
provisi										
	R0410									
Direct	170410									
Busines	G									
Gross –										
Proporti	onal									
reinsura										
accepted	d									
Gross –	R0430									
Non-	110750									
1 1011-			l	l	l		I	l		

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(EU	Exit) Regulati	ons 2018 (S.I	. 2018/1115),	regs. 2, 3, Sc	ch. Pt. 2. The.	se amendmen	andards etc.) (ts are not cur	rently availa	ble on
	Qua uk. Detai	ils of relevant	amending in	struments car	n be found or	their websit	e/s. (See end o	of Document	for details)
reinsura accepte									
	e R:0:4440 e								
Net	R0500								
Expens	eR0550								
incurre									
Other expense	R1200								
Total	R1300								
expense									
-			Business				for: accep		Total
			insurance ince oblig		non-pro	portional	reinsuran	ce	
			ousiness a						
			d proporti	onal					
		reinsura Legal		ndeliscell	arl- l-oak th	Casuali	yMarine,	Propert	v
		expense	s	financia		Cusuur	aviation	١,	73
		insuran		loss	C0120	C0140	transpo		C0200
Premiu	ms	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
written									
Gross -	R0110								
Direct Busines	SS								
Gross -	R0120								
Proport reinsura									
accepte									
	R0130								
Non- proporti	ional								
reinsura									
accepte	d								
Reinsur share	er R 0140								
Net	R0200								
Premiu earned	ms	1	I						1
Gross –	R0210								
Direct Busines	ss								
Gross – Proport	R0220								

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(EU E	xit) Regulation	ons 2018 (S.I Is of relevant	2018/1115),	regs. 2, 3, So	h. Pt. 2. The.	șe amendmen	ts are not cui	rrently availa	ble on
accepted		is of relevant	amenaing in	struments ca	i de Jouna di	i ineir websii	е/з. (Бее ена	ој Боситені	jor delalis)
Gross — Non- proportion reinsurar accepted	ice								
Reinsure share	r R 0240								
Net	R0300								
Claims	l								
Gross — Direct Business	R0310								
Gross — Proportion reinsurar accepted	onal ice								
Gross — Non- proportion reinsurar accepted	ice								
Reinsure share	r R 0340								
Net	R0400								
Changes in other technica provisio Gross—	al ons								
Direct Business									
Gross — Proportion reinsurar accepted	ice								
Gross — Non- proportion reinsurar accepted	onal nce								
Reinsure share	rR0440								

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(EU E	Exit) Regula	tions 2018	(S.I. 2018/1	115), regs. 2	2, 3, Sch. Pt.	2. Theșe ar	mendments d	ire not curr	Amendment e ently availab Document f	le on
Expense	sR0550									
Other expense	R1200									
Total expense	R1300									
		Line of	f Busine	ss for: li	fe insura	nce obli	gations	Life reinsur obligat		Total
		insura	n ov ith profit partici	n &n dex- linked and p atiöt n linked insura	life insura nce	stemm non- life insura contra and relatin to health insura obliga	from non- life nonesura and grelatin to insura noobliga tionther than health insura	nce cts g nce tions	ra recio su)	
Premiu	ms	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
written Gross	R1410									
Reinsure share										
Net	R1500									
Premius earned	ms			I				1		
Gross	R1510									
Reinsure share	eR:1520									
Net	R1600									
Claims incurred	il									
Gross	R1610									
Reinsure share	eR:1620									

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Megiclation	. R1700 e	tails of relev	ant amendii	ng instrume	nts can be f	ound on thei	r website/s.	(See end of	Document j	or details)
Change in other technic provisi	al									
Gross	R1710									
Reinsur share	e R s1720									
Net	R1800									
Expens incurre	e R 1900 d									
Other expense	R2500									
Total expense	R2600									

S.05.02.01

Premiums, claims and expenses by country

		Home Country		Top 5 countries (by amount of gross premiums written) — non-life obligations							
		C0010	C0020	C0030	C0040	C0050	C0060	C0070			
	R0010										
		C0080	C0090	C0100	C0110	C0120	C0130	C0140			
Premium written	ns										
Gross — Direct Business	R0110										
Gross — Proportion reinsurance accepted	nal										
Gross — Non- proportion reinsurand accepted											
Reinsurer share	s R0140										

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Premium earned	S							
Gross — Direct Business	R0210							
Gross — Proportion reinsurance accepted								
Gross — Non- proportion reinsurance accepted								
Reinsurer share	sR0240							
Net	R0300							
Claims incurred								
Gross — Direct Business	R0310							
Gross — Proportion reinsurance accepted								
Gross — Non- proportion reinsurance accepted								
Reinsurer share	sR0340							
Net	R0400							
Changes in other technical provision								
Gross — Direct Business	R0410							
Gross —								

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ti) Kegutations € uk. Details (of relevant ame	nding instrum	ents can be fo	und on their w	ebsite/s. (See e	end of Docume	nt for details)
nal							
s R0440							
R0500							
R0550							
R1200							
R1300							
	Home Country					miums	Total Top 5 and home country
	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R1400							
	C0220	C0230	C0240	C0250	C0260	C0270	C0280
S	1	I	ı	1	1	1	
R1410							
sR1420							
R1500							
R1500							
S							
s R1510							
R1510 sR1520							
R1510 sR1520							
R1510 sR1520 R1600							
	R0430 nal ce sR0440 R0500 R0550 R1200 R1300	### R0430 ### R0430 ### R0500 ### R0500 ### R0550 ### R1300 ### R1300 ### C0150 ### R1400 ### C0220 ### R1410	### R0430 ### R0430 ### R0500 ### R0500 ### R0550 ### R1300 ### R1300 ### C0150 ### C0150 ### C0160 #### R0430 #### C0220 ### R0430 #### R0500 ##### R0500 ##### R0500 #### R0500 ##### R0500 ##### R0500 ##### R0500 #################################	R0430 nal ce sR0440 R0500 R1200 R1300 Home Country C0150 C0160 C0220 C0230 C0240 s R1410	R0430 nal ce sR0440 R0500 R1200 R1300 Home Country Top 5 countries (by amount o written) — non-life obligation C0150 C0160 C0170 C0180 R1400 S R1410	R0430 hal be sR0440 R0500 R0550 R1200 R1300 Home Country Top 5 countries (by amount of gross prewritten)—non-life obligations C0150 C0150 C0220 C0230 C0240 C0250 C0260 S R1410	R0500 R0550 R1200 R1300 Home Country Written) — non-life obligations C0150 C0160 C0170 C0180 C0190 C0200 R1400 C0220 C0230 C0240 C0250 C0260 C0270 S R1410

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in other technical provisions

provision	15				
Gross	R1710				
Reinsurer share	sR1720				
Net	R1800				
Expenses incurred					
Other expenses	R2500				
Total expenses	R2600				

S.12.01.02

Life and Health SLT Technical Provisions

In	Insuranked			Other life			Annuiti&ccepteEbtal		
W	ith an	d unit-linl	ked	insura	ınce			i ng insu	rabife
		surance					from		other
pa	artic <mark>ipat</mark>	tion Cont	ra cto ntr	acts	Contr	a cto ntr			than
			outwith		withou		life		health
		optio	nsoption	ıs	option	soption	_S insura	nce	insurance,
		and	or		and	or	contra	ects	incl.
		guar	an tgwa ra	ntees	guara	n tgæa ra	n æed		Unit-
							relatir	ıg	Linked)
							to		
							insura		
							obliga	tion	
							other		
							than		
							health		
							insura		
	0000 00	20.004	0 00050	00060	G00 5 0	G0000	obliga		G0150
	0020 CC	0030 C004	0 C0050	C0060	C0070	C0080	C0090	C0100	C0150
Technic Al 0010									
provisions									
calculated									
as a									
whole									
Total R0020									
Recoverables									
from									
reinsurance/									
SPV									
and									
Finite									
Re									

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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 R0030)									
Best										
Estimate										
Total R0080	1									
Recoverables										
from										
reinsurance/										
SPV										
and										
Finite										
Re										
after										
the										
adjustment										
for										
expected										
losses										
due										
to										
counterparty										
default										
Best R0090	1									
estimate	1									
minus										
recoverables										

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reinsurance		ievani ame	nuing ins	irumenis ca	i de jound	on men	website/s. (be	e ena oj D	оситет ј	or actails)
SPV										
and										
Finite										
Re —										
total										
Risk R0	100									
Margin										
Amount										
of										
the										
transitional										
on										
Technical										
Provisions										
Technick()										
Provisions										
calculated										
as a										
whole	100			1						
	120									
estimate	100									
	130									
margin										
Technic 10										
provisions										
total								** **		
				ance (di	rect		Annuities			otal
							stemming		Irancei	Health
		busine			C 1					
		busine	C	ontracts	1	acts	from	(reins	urance	milar
		busine	C	ithout	with	acts	from non-life		urancei ted) to	milar life
		busine	C W O	rithout ptions	with option	acts	from non-life insurance	(reins	urancei ted) to	milar
		busine	W oj ai	rithout ptions nd	with option or	acts is	from non-life insurance contracts	(reins	urancei ted) to	milar life
		busine	W oj ai	rithout ptions	with option or	acts is ntees	from non-life insurance contracts and	(reins	urancei ted) to	milar life
		busine	W oj ai	rithout ptions nd	with option or	racts 18 ntees	from non-life insurance contracts and relating	(reins	urancei ted) to	milar life
		busine	W oj ai	rithout ptions nd	with option or	acts 18 ntees	from non-life insurance contracts and	(reins	urancei ted) to	milar life
		busine	W oj ai	rithout ptions nd	with option or	acts is ntees	from non-life insurance contracts and relating to	(reins	urancei ted) to	milar life
		busine	W oj ai	rithout ptions nd	with option or	acts is ntees	from non-life insurance contracts and relating to health	(reins accep	urancei ted) to	milar life
		C0160	C w oj ai g	rithout ptions nd	with option or	acts 18 ntees	from non-life insurance contracts and relating to health insurance	(reins accep	urancsi ted) to ir	milar life
Technical	R0010		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions	R0010		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
	R0010		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a	R0010		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated			C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a whole Total	R0020		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a whole Total Recoverab	R0020		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a whole Total Recoverab from	R0020 oles		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a whole Total Recoverab from reinsurance	R0020 oles		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)
provisions calculated as a whole Total Recoverab from	R0020 oles		C w oj ai g	ithout ptions nd uarante	with option or esguara	acts 18 ntees	from non-life insurance contracts and relating to health insurance obligation	(reins accept	urancsi ted) to ir	milar o life osurance)

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Finite	in. Details of re	ievani amenains	; instruments ca	n be jound on in	en website/s. (Be	e ena oj Docum	eni joi ueiuiis)
Re after							
the							
adjustme	nt .						
for	110						
expected losses							
due to							
	4						
counterpa	irty						
default							
associated							
to TP							
calculated							
as a							
whole							
Technical							
provisions							
calculated							
as a sum							
of BE							
and RM							
Best							_
Estimate							
Gross	R0030						
Best	10030						
Estimate							
Total	R0080						
Recoveral							
from	Dies						
reinsuran	20/						
SPV	CE/						
and							
anu Finite							
Re after							
the							
adjustmer for	μι						
expected losses							
due to							
counterpa	irty						
default	Doooo						
Best	R0090						
estimate							
minus	_						
recoverab	ies						
from	,						
reinsuran	ce/						
SPV							
and							
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R0100						
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S.17.01.02

Non-life Technical Provisions

von-me rechnic														
		Direct business and accepted proportional reinsurance												
	MedicalIncome Worke expense protectienmpe insuraninsuraninsura			n sæthioc le	de motor aviationand			GeneralCredit liability and insuran ce retyship						
				insura	nce	transp insura	proper	ty	insuranc					
	C0020	C0030	C0040	C0050	C0060	C0070	insura C0080		C0100					
TechnicaR0010 provisions calculated as a whole														
Total R0050 Recoverables from reinsurance/ SPV and Finite Re after the adjustment														

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(EU Exit) Re	gulations 2018	(S.I. 2018/11	15), regs. 2	, 3, Sch. Pt.	2. These an	nendments a	re not curre	ntly availab	le on
expected	Delaits of rete	vani amenain	g instrumet	nis can be jo	nuna on inei	r wedsite/s.	(see ena oj	Доситені ј	or aeiaiis)
losses									
due									
to									
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associated									
to									
TP									
calculated									
as a									
whole									
Technical									
provisions									
calculated									
as a									
sum of									
BE									
and									
RM									
Best									
estimate									
Premium									
provisions									
Gross R00	60								
Total R01	40								
recoverable									
from									
reinsurance	/								
SPV									
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of									
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Provisions									

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### Common Commo	(EU_	Exit) Regul	ations 2018	(S.I. 2018/1	[15], regs. 2	2, 3, Sch. Pt.	2. These an	<u> iendments a</u>	re not curre	ntly availab	le on
Gross R0160 Total R0240 recoverable from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default R0250 Best Estimate of Claims Provisions Total R0260 Best estimate gross Total R0270 Best estimate Risk R0280 margin Amount of the transitional on Technical Provisions		_	tails of relev	ant amendi	ng instrume	nts can be f	und on thei	r website/s.	(See end of	Document f	or details)
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Gross	R0160								
Total	R0240								
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counter default	party								
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Best	K0230								
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Total	R0270								
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Poisati Near Life Bill fire sant amending instruments can be found on their website/s. (See end of Document for details)

TOTAL TION DATE DUMINOS				
Accident year / Underwriting year	Z0010			
Gross Claims Paid (non-cum	ulative)			
(absolute amount)				
D 1			т	-

		De	velop	ment	year							In		Sum			
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N-4	R02	10												R02	10		
N-3	R02	20												R02	20		
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Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

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N-9	R016	50												R016	50
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N	R025	50							R025	50
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S.22.01.21

Impact of long term guarantees and transitional measures

impact of lo	is term guar	antees and ti		Cusui Cs		
		Amount	Impact of	Impact of	Impact of	Impact of
		with Long	transitional	transitional	volatility	matching
		Term	on	on	adjustment	adjustment
		Guarantee	technical	interest	set to zero	set to zero
		measures	provisions	rate		
		and	1			
		transitionals				
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010					
Basic	R0020					
own						
funds						
Eligible	R0050					
own						
funds						
to meet						
Solvency						
Capital						
Requireme	nt					
Solvency	R0090					
Capital						
Requireme	nt					
Eligible	R0100					
own						
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to meet						
Minimum						
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Minimum	R0110					
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S.22.01.22

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		with Long	transitional	transitional	volatility	matching					
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		and									
		transitionals									
		C0010	C0030	C0050	C0070	C0090					
Technical	R0010										
provisions											
Basic	R0020										
own											
funds											
Eligible	R0050										
own											
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Solvency	R0090										
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S.23.01.01

Own funds

OWILIUIUS						
		Total	Tier 1 — unrestricted	Tier 1 — restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participation in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35	ns					
Ordinary share capital (gross of own shares)	R0010					

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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	1R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	nR0130					
Subordinated liabilities	IR0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory	R0180					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

(EU Exit) R aeythoritygasu	egulations 2018 (S c. Details of releva	I.I. 2018/1115), reg nt amending instru	s. 2, 3, Sch. Pt. 2. ments can be foun	These amendments d on their website/.	are not currently of See end of Doci	wailable on ment for details)
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	R0220					
Deductions						
Deductions for participation in financial and credit institutions	R0230					
Total basic own	R0290					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

(EU Exit) R funds ia fter ul	egulations 2018 (S Details of releva	I.I. 2018/1115), reg nt amending instru	s. 2, 3, Sch. Pt. 2. 1 ments can be foun	These amendments d on their website/	are not currently a See end of Doci	ivailable on iment for details)
deductions					(===================================	
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings callable on demand						
Unpaid and uncalled preference shares callable on demand	R0320					
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	R0340					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

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EC						
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/	R0350					
Supplementa members calls under first subparagraph of Article 96(3) of the Directive 2009/138/ EC						
Supplementa members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC						
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500					

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Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S. I. 2018/1115) regs. 2.3 Sch. Pt. 2. These amendments are not currently available on

(EU Exit) R	egulations 2018 (S	(J. 2018/1115), reg	s. 2, 3, Sch. Pt. 2.	These amendments d on their website/s	are not currently	available on
available own funds to meet the MCR	. Kuspy reieva	ii amenang insira	mens can be jour	a on men weosuer.	. (See ent of Doct	ment for details)
Total eligible own funds to meet the SCR	R0540					
Total eligible own funds to meet the MCR	R0550					
SCR	R0580					
MCR	R0600					
Ratio of Eligible own funds to SCR	R0620					
Ratio of Eligible own funds to MCR	R0640					
		G 00.50				
Reconciliati reserve	on	C0060				
Excess of assets over liabilities	R0700					
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730					
Adjustment for	R0740					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

nestricted	k. Details of releva	nt amending instru	ments can be foun	d on their website/.	s. (See end of Doci	ment for details)
own fund						
items in						
respect of						
matching						
adjustment						
portfolios						
and ring						
fenced						
funds						
Reconciliati reserve	oR0760					
Expected profits						
Expected profits included in future premiums (EPIFP) — Life business	R0770					
Expected profits included in future premiums (EPIFP) — Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

S.23.01.22

Own funds

Own funds					
	Total	Tier 1 —	Tier 1 —	Tier 2	Tier 3
		unrestricted	restricted		
	C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for					

Status: Point in time view as at 02/12/2015.

participatio	egulations 2018 (S BS Details of releva	.1. 2018/1113), reg nt amending instru	s. 2, 3, Sch. Pt. 2. ments can be foun	l nese amenaments d on their website/.	s. (See end of Doci	ivailable on iment for details)
in other financial sector		0				,
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030					
Iinitial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual-type undertakings						
Subordinated mutual member accounts	1R0050					
Non- available subordinated mutual member accounts at group level	R0060					

Status: Point in time view as at 02/12/2015.

(EU Exit) R	egulations 2018 (S L RAOT O releva	I. 2018/1115), reg nt amending instru	s. 2, 3, Sch. Pt. 2. ments can be foun	These amendments d on their website/s	are not currently of See end of Doci	wailable on ment for details)
funds	11 0070					
Non- available surplus funds at group level	R0080					
Preference shares	R0090					
Non- available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	nR0130					
Subordinated liabilities	IR0140					
Non- available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax	R0170					

Status: Point in time view as at 02/12/2015.

(EU Exit) R assicts i not ov.ui	egulations 2018 (S L. Details of releva	S.I. 2018/1115), reg nt amending instru	s. 2, 3, Sch. Pt. 2. ments can be foun	These amendments d on their website/.	are not currently of See end of Doci	ivailable on iment for details)
available at the group level		3				J /
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non- available minority interests at group level	R0210					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be						

Status: Point in time view as at 02/12/2015.

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as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participation in other financial undertakings including non- regulated undertakings carrying out financial activities	,					
whereof deducted according to art 228 of the Directive 2009/138/ EC	R0240					
Deductions for participation where there is non- availability	R0250					

Status: Point in time view as at 02/12/2015.

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information (Article 229)				
Deduction for participation	R0260			
included by using D&A when a combination of methods is used	5			
Total of non- available own fund items	R0270			
Total deductions	R0280			
Total basic own funds after deductions	R0290			
Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	R0300			
Unpaid and uncalled initial funds, members' contributions or the				
equivalent basic own fund item for mutual and mutual — type				
undertakings	,			

Status: Point in time view as at 02/12/2015.

cadikabilongon.ui	c. Details of releva	.1. 2016/1115), reg nt amending instru	s. 2, 3, scn. Ft. 2. ments can be foun	d on their website/.	s. (See end of Doci	ivaliable on iment for details)
demand						
Unpaid and uncalled preference shares callable on demand	R0320					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/	R0350					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/	R0340					
Supplementa members calls under first subparagraph of Article 96(3) of the Directive 2009/138/ EC	n					
Supplementa members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC						

Status: Point in time view as at 02/12/2015.

(EU Exit) R	egulations 2018 (S	S.I. 2018/1115), reg	s. 2, 3, Sch. Pt. 2.	These amendments	are not currently o	ivailable on
Mgjfation.gov.ul	. R0380 pf releva	nt amending instru	ments can be foun	d on their website/	s. (See end of Doci	ment for details)
available ancillary own funds at group level						
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Reconciliation reserve	oR0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1	1					
Own funds aggregated when using the D&A and	R0450					

Status: Point in time view as at 02/12/2015.

(EU Exit) R	egulations 2018 (S c. Details of releva	I.I. 2018/1115), reg nt amending instru	s. 2, 3, Sch. Pt. 2. ments can be foun	These amendments d on their website/s	are not currently of See end of Doci	available on ment for details)
of method						
Own funds aggregated when using the D&A and combination of method net of IGT	R0460					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)						
Total available own funds to meet the minimum consolidated group SCR	R0530					
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)						
Total eligible	R0570					

Status: Point in time view as at 02/12/2015.

			s. 2, 3, Sch. Pt. 2.		
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to meet the minimum consolidated group SCR					
Minimum consolidated Group SCR	R0610 I				
Ratio of Eligible own funds to Minimum Consolidate Group SCR	R0650 d				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertaking included via D&A)	R0660				
Group SCR	R0680				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertaking included via D&A	R0690				
		G0060			
		C0060			

Status: Point in time view as at 02/12/2015.

(EU Exit) R	egulations 2018 (S	S.I. 2018/1115), reg	s. 2. 3. Sch. Pt. 2.	These amendments	are not currently	available on
Recoinciliati	of etails of releva	nt amending instru	ments can be foun	d on their website/	s. (See end of Doci	ment for details)
reserve						
Excess of assets over liabilities	R0700					
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Other non available own funds	R0750					
Reconciliati reserve before deduction for participatio in other financial sector						
Expected profits						
Expected profits included in future premiums (EPIFP)—	R0770					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on Vertaliton.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

		The differential of the control of	1	 . (
business					
Expected profits included in future premiums (EPIFP) — Non- life business	R0780				
Total Expected profits included in future premiums (EPIFP)	R0790				

S.25.01.21

Solvency Capital Requirement — for undertakings on Standard Formula

Sorvency Capital		Gross solvency	USP	Simplifications
		capital requirement		
		C0110	C0090	C0100
Market risk	R0010			
Counterparty default risk	R0020			
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060			
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100			
Calculation of Solvency Capital Requirement		C0100		

Status: Point in time view as at 02/12/2015.

(EU Exit) Regulation	ons 2018 (S.I. 2018/1115) Is D (Q.1/2 Q nt amonding i	regs. 2, 3, Sch. Pt. 2. The estruments can be found of	se amendments are not cu	rrently available on
risk	is progressi m amenaing in	istruments can be jouna of	t their website/s. (See ena	of Document for details)
Loss-	R0140			
absorbing	10140			
capacity of				
technical				
provisions				
Loss-	R0150			
absorbing	K0150			
capacity of				
deferred taxes				
Capital	R0160			
requirement	ROTOO			
for business				
operated in				
accordance				
with Art. 4				
of Directive				
2003/41/EC				
Solvency	R0200			
capital				
requirement				
excluding				
capital add-on				
Capital add-	R0210			
on already set				
Solvency	R0220			
capital				
requirement				
Other				
information on				
SCR				
Capital	R0400			
requirement for				
duration-based				
equity risk sub-				
module	70440			
Total amount	R0410			
of Notional				
Solvency				
Capital				
Requirement				
for remaining				
part Total amount	R0420			
of Notional	NU42U			
Solvency				
Capital Capital				
Requirements				
for ring fenced				
funds				
- 41143				

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

		struments can be found on		
	is by view vo nt amenaing in	struments can be Jouna on	their website/s. (see ena	of Document for details)
of Notional				
Solvency				
Capital				
Requirements				
for matching				
adjustment				
portfolios				
Diversification	R0440			
effects due to				
RFF nSCR				
aggregation				
for article 304				

S.25.01.22

Solvency Capital Requirement — for groups on Standard Formula

Solvency Capital		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010			
Counterparty default risk	R0020			
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060			
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100			
Calculation of Solvency Capital Requirement		C0100		
Operational risk	R0130			
Loss- absorbing capacity of	R0140			

Status: Point in time view as at 02/12/2015.

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provisions			,	
Loss-	R0150			
absorbing				
capacity of				
deferred taxes				
Capital	R0160			
requirement				
for business				
operated in				
accordance				
with Art. 4				
of Directive				
2003/41/EC	D0200			
Solvency	R0200			
capital				
requirement excluding				
capital add-on				
Capital add-	R0210			
on already set	K0210			
Solvency	R0220			
capital	110220			
requirement				
Other				
information on				
SCR				
Capital	R0400			
requirement				
for duration-				
based equity				
risk sub-				
module				
Total amount	R0410			
of Notional				
Solvency				
Capital Requirements				
for remaining				
part				
Total amount	R0420			
of Notional				
Solvency				
Capital				
Requirements				
for ring fenced				
funds				
Total amount	R0430			
of Notional				
Solvency				
Capital				

Status: Point in time view as at 02/12/2015.

(EU Exit) Regulation	ons 2018 (S.I. 2018/1115), Is of relevant amending in	regs. 2, 3, Sch. Pt. 2. The	se amendments are not cu	rrently available on
for matching	is of relevant amenaing in	struments can be jound of	ineir website/s. (see ena	of Document for details)
adjustment				
portfolios				
Diversification	R0440			
effects due to	K0440			
RFF nSCR				
aggregation				
for article 304				
Minimum	R0470			
consolidated	K0470			
group solvency				
capital				
requirement				
Information on				
other entities				
	D0500			
Capital	R0500			
requirement for other				
financial				
sectors (Non-				
insurance				
capital				
requirements)				
Capital	R0510			
requirement	K0310			
for other				
financial				
sectors (Non-				
insurance				
capital				
requirements) —	_			
Credit				
institutions,				
investment				
firms and				
financial				
institutions,				
alternative				
investment				
funds				
managers,				
UCITS				
management				
companies	D0520			
Capital	R0520			
requirement				
for other				
financial				
sectors (Non-				
insurance				

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

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requirements) —				
Institutions				
for				
occupational				
retirement				
provisions	D.0.52.0			
Capital	R0530			
requirement				
for other financial				
sectors (Non- insurance				
capital				
requirements) —				
Capital				
requirement				
for non-				
regulated				
entities				
carrying out				
financial				
activities				
Capital	R0540			
requirement				
for non-				
controlled				
participation				
requirements	70770			
Capital	R0550			
requirement				
for residual				
undertakings				
Overall SCR				
SCR for	R0560			
undertakings				
included via D				
and A				
Solvency	R0570			
capital				
requirement				

S.25.02.21

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

Unique number of component	Components description	Calculation of the Solvency Capital	Amount modelled	USP	Simplifications
		Requirement			

Status: Point in time view as at 02/12/2015.

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Calculation of Solvency Capital Requirement		C0100			
Total undiversified components	R0110				
Diversification	R0060				
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160				
Solvency capital requirement excluding capital add- on	R0200				
Capital addons 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	R0310				

Status: Point in time view as at 02/12/2015.

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absorbing					
capacity ot					
deferred taxes					
Capital	R0400				
requirement					
for duration-					
based equity					
risk sub-					
module					
Total amount	R0410				
of Notional					
Solvency					
Capital					
Requirements					
for remaining					
part					
Total amount	R0420				
of Notional					
Solvency					
Capital Requirements					
for ring					
fenced funds					
(other than					
those related					
to business					
operated in					
accordance					
with Art. 4					
of Directive					
2003/41/EC					
(transitional))					
Total amount	R0430				
of Notional					
Solvency					
Capital					
Requirement for matching					
adjustment					
portfolios					
	D0440				
Diversification effects due to	KU44U				
RFF nSCR					
aggregation					
for article 304					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments and their website/s. (See end of Document for details)

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

internal model					
Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090
Calculation of Solvency Capital Requirement		C0100			
Total undiversified components	R0110				
Diversification	R0060				
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160				
Solvency capital requirement excluding capital add- on	R0200				
Capital addons already set	R0210				
Solvency capital requirement for undertakings under consolidated method	R0220				

Status: Point in time view as at 02/12/2015.

(EU Exit) Regi	ulations 2018 (S.I. 20) etails of relevant ame	18/1115), regs. 2, 3, Sc anding instruments ca	ch. Pt. 2. These amend n be found on their wo	lments are not current bsite/s. (See end of D	ly available on ocument for details)
information on SCR					
Amount/ estimate of the overall loss- absorbing capacity of technical provisions	R0300				
Amount/ estimate of the overall loss- absorbing capacity ot deferred taxes	R0310				
Capital requirement for duration- based equity risk sub- module	R0400				
Total amount of Notional Solvency Capital Requirements for remaining part	R0410				
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420				
Total amount of Notional	R0430				

Status: Point in time view as at 02/12/2015.

	etails of relevant ame	nding instruments cal	n be found on their we	bsite/s. (See end of D	ocument for details)
Capital Requirement for matching adjustment portfolios					
Diversification effects due to RFF nSCR aggregation for article 304	R0440				
Minimum consolidated group solvency capital requirement	R0470				
Information on other entities					
Capital requirement for other financial sectors (Non- insurance capital requirements)	R0500				
Capital requirement for other financial sectors (Noninsurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510				

Status: Point in time view as at 02/12/2015.

(EU Exit) Regi	ulations 2018 (S.I. 201	18/1115), regs. 2, 3, So	ch. Pt. 2. These amena	ments are not current	ly available on
	e R()52J elevant ame	naing instruments ca	n ve jouna on their we	rosite/s. (See end of D	ocument jor details)
requirement					
for other					
financial					
sectors (Non-					
insurance					
capital					
requirements)					
Institutions					
for					
occupational					
retirement					
provisions					
Capital	R0530				
requirement					
for other					
financial					
sectors (Non-					
insurance					
capital					
requirements)					
Capital					
requirement					
for non-					
regulated					
entities					
carrying out					
financial activities					
activities					
Capital	R0540				
requirement					
for non-					
controlled					
participation					
requirements					
Capital	R0550				
requirement					
for residual					
undertakings					
		C0100			
Overall SCR		C0100			
SCR for	R0560				
undertakings					
included via					
D and A					

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on

Solvation gov.uk. I	PROSTO elevant ame	nding instruments ca	n be found on their w	bsite/s. (See end of D	ocument for details)
capital requirement					

S.25.03.21

Solvency Capital Requirement	nt — for undertakings on Fu	ıll Internal Models
Unique number of component	Components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030
Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced	R0420	

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uegusionioni.gov.ukuloonaustojoretevant ame	ending instruments can be found on their we	spsite/s. (See ena of Document for aetails)
related to business operated		
in accordance with Art. 4		
of Directive 2003/41/EC		
(transitional))		
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.25.03.22

Solvency Capital Requirement — for groups on Full Internal Models

Unique number of component	Components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030
Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	

Status: Point in time view as at 02/12/2015.

(EU Exit) Regulations 2018 (S.I. 20). Aggislation gostik Details of relevant ame	[8/1115), regs. 2, 3, Sch. Pt. 2. These amend	ments are not currently available on bsite/s. (See end of Document for details)
overall loss-absorbing		
capacity of deferred taxes	D0410	
Total amount of Notional Solvency Capital	R0410	
Requirements for remaining part		
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) — Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors	R0530	

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requirements) — Capital		
requirement for non-		
regulated entities carrying out		
financial activities		
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	

S.28.01.01

Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations C0010 MCR_{NL} R0010 Result Net (of Net (of reinsurance/ reinsurance) SPV) best written estimate premiums and TP in the last calculated 12 months as a whole C0020 C0030 Medical expense insurance and proportional R0020 reinsurance Income protection insurance and proportional R0030 reinsurance Workers' compensation insurance and R0040 proportional reinsurance Motor vehicle liability insurance and R0050 proportional reinsurance Other motor insurance and proportional R0060 reinsurance Marine, aviation and transport insurance and R0070 proportional reinsurance Fire and other damage to property insurance R0080 and proportional reinsurance General liability insurance and proportional R0090 reinsurance Credit and suretyship insurance and R0100 proportional reinsurance

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(EU Exit) Reg	latelom poment f	or from life in s	arbateed and he	einswiran Geordiga	
Legal expenses reinsurance	s insurance and	proportional	R0110		
Assistance and	proportional re	insurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance		R0130			
Non-proportio	nal health reinsu	irance	R0140		
Non-proportio	nal casualty reir	surance	R0150		
Non-proportion transport reins	nal marine, avia urance	tion and	R0160		
Non-proportio	nal property rein	nsurance	R0170		
Linear formu	la component f	or life insuran	ce and reinsu	ırance obligations	
		C0040			
MCR _L Result	R0200				
				Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance/ SPV) total capital at risk
				C0050	C0060
Obligations wi	th profit particip	pation —	R0210		
Obligations wi	th profit participonary benefits	oation —	R0220		
Index-linked a obligations	nd unit-linked ii	nsurance	R0230		
Other life (re)insurance and health (re)insurance obligations		R0240			
(re)insurance of	odigations				
	risk for all life	(re)insurance	R0250		
Total capital at	risk for all life	(re)insurance	R0250		
Total capital at obligations Overall MCR	risk for all life		R0250	C0070	
Total capital at obligations Overall MCR Linear MCR	risk for all life	R0300	R0250	C0070	
Total capital at obligations Overall MCR Linear MCR SCR	risk for all life	R0300 R0310	R0250	C0070	
Total capital at obligations Overall MCR Linear MCR SCR MCR cap	risk for all life	R0300 R0310 R0320	R0250	C0070	
Total capital at obligations Overall MCR Linear MCR SCR MCR cap MCR floor	risk for all life calculation	R0300 R0310 R0320 R0330	R0250	C0070	
Total capital at obligations Overall MCR Linear MCR SCR MCR cap MCR floor Combined M	risk for all life calculation	R0300 R0310 R0320	R0250	C0070	

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		C0070
Minimum Capital	R0400	
Requirement		

S.28.02.01

Minimum Capital Requirement — Both life and non-life insurance activity Non-life Non-Life Life activities life activities activities activities MCR_{(NL,N}MCR_(NL,L)Result Result C0010 C0020 R0010 Linear formula component for nonlife insurance and reinsurance obligations Net (of Net (of Net (of Net (of reinsuran**cei**nsuran**cei**nsuran**cei**nsurance) SPV) written SPV) written best premiumsbest premiums estimate in the estimate in the and and last 12 last 12 TP months TP months calculated calculated as a as a whole whole C0040 C0060 C0030 C0050 R0020 Medical expense insurance and proportional reinsurance Income protection insurance and R0030 proportional reinsurance Workers' compensation insurance and R0040 proportional reinsurance Motor vehicle liability insurance and R0050 proportional reinsurance Other motor insurance and proportional R0060 reinsurance Marine, aviation and transport insurance **R0070** and proportional reinsurance

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Perielativa a	it) Regulations Micr Charina	2018 (S.I. 20) Geologytope	18/1115), regs. Ading instrum	2. 3. Sch. Pt.	2. These amena and on their we	lments are not	currently avail	able on
General liability insurance and			R0090					
proportional reinsurance Credit and suretyship insurance and			R0100					
	nal reinsura			D0110				
	enses insuranal reinsura			R0110				
Assistanc	e and prope	ortional re	insurance	R0120				
	eous finanortional rein		surance	R0130				
Non-prop	ortional he	alth reinsu	irance	R0140				
Non-prop	ortional ca	sualty rein	surance	R0150				
	ortional ma reinsurance		tion and	R0160				
Non-prop	ortional pr			R0170				
		Non- life activities	Life activities		Non-life activities		Life activ	vities
			LMCR _{(L,I} Result	۵)				
		C0070	C0080					
Linear formula compone for life insurance and reinsurar obligation	e				Net (of reinsura SPV) best estimate	SPV) total	Net (of n cei nsura SPV) best estimate	Net (of n c einsurance SPV) total capital
					and TP calculate as a whole C0090	at risk	and TP calculate as a whole	at risk
Obligation guarantee	ns with pro d benefits	ofit particip	oation —	R0210				
	ns with pro		oation —	R0220				

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Indexidinger and in a colling to the colling of the	rio (s.r. 2016/1112), reg Finkedrinsdirance	ıme R13	30e fo	und on their	r website/s. (See end of	Document f	or details)
Other life (re)insurance (re)insurance obligation		R02	40					
Total capital at risk for (re)insurance obligation		R02	50					
Overall MCR calculate	tion							
T. 1600	70000		C0	130				
Linear MCR	R0300							
SCR	R0310							
MCR cap	R0320							
MCR floor	R0330							
Combined MCR	R0340							
Absolute floor of the MCR	R0350							
			C0	130				
Minimum Capital Requirement	R0400							
Notional non-life and	life MCR calcula	ation		n-life act	tivities	C015	activities	
Notional linear MCR	R0500		Cu	140		C013	0	
Notional SCR excluding add-on (annual or latest calculation)	R0510							
Notional MCR cap	R0520							
Notional MCR floor	R0530							
Notional Combined MCR	R0540							
Absolute floor of the notional MCR	R0550							
Notional MCR	R0560							

S.32.01.22

Undertakings in the scope of the group

Ulluertak	ings in the	scope or i	me group					
Country	Identifica	atiBynpe	Legal	Type	Legal	Category	Supervis	ory
	code	of	name	of	form	(mutual/	Authority	y
	of the	code	of the	undertak	ing	non		
	undertak	in g f the	undertak	ing		mutual)		
		ID of						

technical... ANNEX II

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C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	(cont)
	of influence		Other	Level	Proportio	Inclusion scope of supervisi	n in the group	Group solvency calculation Method
capital share	for the establish of consolida accounts	ated	criteria	of influence	share	NO	of decision if art. 214 is applied	used and under method 1, treatment of the undertakin
C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260

ANNEX II

Instructions regarding the templates for the solvency and condition report of 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 disclosed 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.02.01. — Balance sheet

General comments:

This section relates to annual disclosure of information for individual entities.

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.

	ITEM	INSTRUCTIONS
Assets		
C0010/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance.
C0010/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes

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legislation.gov.uk. Details of relevant am	not 18/1113), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w	elimite espected of Document for details)
		 (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of
		unused tax credits.
C0010/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.
C0010/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/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/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/R0090	Holdings in related undertakings, including participations	Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index—linked and unit—linked contracts' in C0010/R0220.
C0010/R0100	Equities	This is the total amount of equities, listed and unlisted.
C0010/R0110	Equities — listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a

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legislation.gov.uk. Details of relevant amo	ending instruments can be found on their w	
		2004/39/EC. It shall exclude holdings in related undertakings, including participations.
C0010/R0120	Equities — unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. It shall exclude holdings in related undertakings, including participations.
C0010/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.
C0010/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra–national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35.
C0010/R0150	Corporate Bonds	Bonds issued by corporations

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	The Financial Regulators' Powers (Technic	
COO(E)/RAY Regulations 2018 (S.I. 20	SHATOTUSE A MOTES Pt. 2. These amend ending instruments can be found on their w	dmanthatelnobeurrantly availably on in o
		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
C0010/R0170	Collateralised securities	Securities whose value and
C0010/R01/0	Conditionalised Securities	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')
C0010/R0180	Collective Investments	Collective investment
20010/110100	Undertakings	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 Council2 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/R0190	Derivatives	A financial instrument
		or other contract with all
		three of the following
		characteristics:

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(EU Exit) Regulations 2018 (S.I. 201) legislation.gov.uk. Details of relevant ame	8/1115), regs. 2, 3, Sch. Pt. 2. These amena Inding instruments can be found on their we	l h(&n) ts are not ebsite/s. (See c	t HSrVialju&valpanegas eind ofeRoomment for details)
		(c) Solvency positive, as of the reported negative R0790).	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'). 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. It is settled at a future date. II value, only if of the derivative reporting date is here (in case of value, see C0010/
C0010/R0200	Deposits other than cash equivalents	equivaler used to m until beformaturity exchange transferal any kind	other than cash ints that cannot be hake payments ore a specific date and that are not eable for currency or ble deposits without of significant in or penalty.

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C00 (FU) Regulations 2018 (S.I. 20) Wither ranges ensemble 2. These amendment or investment regulation legislation.gov.uk. Details of relevant amending instruments can be found on their websites (See end of Document for details) investments disclosed above. C0010/R0220 Assets held for index-linked Assets held for index-linked and unit-linked contracts and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35). C0010/R0230 Loans and mortgages This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools. C0010/R0240 Loans made to policyholders, Loans on policies collateralised on policies (underlying technical provisions). C0010/R0250 Financial assets created Loans and mortgages to individuals when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. Other loans and mortgages C0010/R0260 Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. C0010/R0270 This is the total amount of Reinsurance recoverables from: reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite Re and SPV). C0010/R0280 Non-life and health similar to Reinsurance recoverables in respect of technical non-life provisions for non-life and health similar to non-life C0010/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

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	The Financial Regulators' Powers (Technical	
COOLEU Exix Regulations 2018 (S.I. 20)	Healthesimilardo Hon Thise amend anding instruments can be found on their we	Intentisare not currently available on
		provisions for health similar to non — life.
C0010/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
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010/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/R0340	Life index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life index—linked and unit—linked business.
C0010/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010/R0360	Insurance and intermediaries receivables	Amounts past—due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash—in flows of technical provisions. It shall include receivables from reinsurance accepted.
C0010/R0370	Reinsurance receivables	Amounts past due by reinsurers and linked to reinsurance business that is not included in reinsurance recoverables. It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to

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legislation.gov.uk. Details of re	elevant amending instruments can be found on their w	example commissions.
C0010/R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance–related), including public entities.
C0010/R0390	Own shares (held directly)	This is the total amount of own shares held directly by the undertaking.
C0010/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/R0410	Cash and cash equivalents	Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.
C0010/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010/R0500	Total assets	This is the overall total amount of all assets.
Liabilities		
C0010/R0510	Technical provisions — non-life	Sum of the technical provisions non–life. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the

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		calculation of the minimum capital requirement ('MCR').
C0010/R0520	Technical provisions — non-life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0530	Technical provisions — non- life (excluding health) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0540	Technical provisions — non—life (excluding health) — Best estimate	This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be disclosed gross of reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0550	Technical provisions — non– life (excluding health) — Risk margin	This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount should include the apportionment from

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		in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0560	Technical provisions — health (similar to non–life)	This is the total amount of technical provisions for health (similar to non — life). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.
C0010/R0570	Technical provisions — health (similar to non — life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non–life). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0580	Technical provisions — health(similar to non –life) — Best estimate	This is the total amount of best estimate of technical provisions for health business (similar to non — life). Best estimate shall be disclosed gross of reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0590	Technical provisions — health (similar to non — life) — Risk margin	This is the total amount of risk margin of technical provisions for health business (similar to non — life).

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0600	Technical provisions — life (excluding index—linked and unit—linked)	Sum of the technical provisions life (excluding index—linked and unit—linked). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0610	Technical provisions — health (similar to life)	This is the total amount of technical provisions for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	This is the total amount of best estimate of technical provisions for health (similar to life) business.

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(EU Exit) Regulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant ame	8/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their wa	nBostaestimaterahallailable on elseedissosebeldosenen for details)
		reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0640	Technical provisions — health (similar to life) — Risk margin	This is the total amount of risk margin of technical provisions for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0650	Technical provisions — life (excl. health and index—linked and unit—linked)	This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index—linked and unit—linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) C00 [W] ROW Regulations 2018 (S.I. 20 8 [Wellinger] Provided The Standards etc.) (Amendment etc.) C00 [W] ROW Regulations 2018 (S.I. 20 8 [Wellinger] Provided The Standards etc.) (Amendment etc.) C00 [W] ROW Regulations 2018 (S.I. 20 8 [Wellinger] Provided The Standards etc.) (Amendment etc.) C00 [W] ROW Regulations 2018 (S.I. 20 8 [Wellinger] Provided The Standards etc.) (Amendment etc.) C00 [W] ROW Regulations 2018 (S.I. 20 8 [Wellinger] Provided The Standards etc.) (Amendment etc.)		
	linked and unit–linked) — Best estimate	provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be disclosed gross of reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0680	Technical provisions — life (excl. health and index— linked and unit—linked) — Risk margin	This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0690	Technical provisions — index—linked and unit—linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index—linked and unit—linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions

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legislation.gov.uk. Details of relevant amo	nding instruments can be found on their w	pirepofricand the Parthodologyils)
		used for the purposes of MCR calculation.
C0010/R0710	Technical provisions — index—linked and unit— linked — Best estimate	This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0720	Technical provisions — index—linked and unit— linked — Risk margin	This is the total amount of risk margin of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0740	Contingent liabilities	A contingent liability is defined as: (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or (b) a present obligation that arises from past events even if:

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legislation.gov.uk. Details of relevant am.	ending instruments can be found on their w	that an outflow of resources embodying economic benefits will be required to settle the obligation; or
		(ii) the amount of the obligation cannot be measured with sufficient reliability. The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in article 11 of the Delegated Regulation (EU) 2015/35.
C0010/R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones disclosed under 'Pension benefit obligation'. 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/R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in

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legislation.gov.uk. Details of relevant amo	ending instruments can be found on their we	differences of Document for details)
C0010/R0790	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a nonfinancial 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 or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190. Undertakings which do not value derivatives in their Local GAAP do not need to

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tegistation.gov.uk. Details of retevant ame	naing instruments can be journ on their we	Warao. See that of Botament for actuals)
C0010/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/R0810	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here.
C0010/R0820	Insurance and intermediaries payables	Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions. Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities). It shall include payables from reinsurance accepted.
C0010/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.

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tegistation.gov.un. Details of rete	evant amending instruments can be found on their w	premiums.
C0010/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/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.
C0010/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 should be presented here.
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/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/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.

S.05.01. — Premiums, claims and expenses by line of business

General comments:

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This section registres to annual disclosures of information for and midual contines into a variable on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

This template shall be disclosed from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using SII lines of business. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required.

	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	

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		rater infaireful 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

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		proportional reinsurance accepted business.
C0010 to C0160/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from

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		This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 20 8/1115), regs. 2, 3, Sch. Pt. 2. These amendments and the content of the property of the content of the co

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		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.
C0200/R0110-R0550	Total	Total for different items for all Lines of Business.

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Status: Point in time view as at 02/12/2015.

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details)EUR 2015 No. 2452 may be s	subject to amendment by EU Exit Instrumen	ts made by the Prudential Regulation
	The Financial Regulators' Powers (Technical Schools)	
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		expenses and not split by
		lines of business.
		Should 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	e obligations	
C0210 to C0280/R1410	Premiums written — Gross	Definition of premiums
		written provided in
		application of directive
		91/674/EEC where
		applicable: gross premiums
		written shall comprise all
		amounts due during the
		financial year in respect
		of insurance contracts,
		arising from gross business,
		regardless of the fact that
		such amounts may relate in
		whole or in part to a later
		_
		financial year.
		It includes both direct and
		reinsurance business.
C0210 to C0280/R1420	Premiums written —	Definition of premiums
	Reinsurers' share	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
C0210 to C0200/1C1300	110mmin written — net	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.
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CO2 (FV) Fex iO 10 98 OUT PAS 52 PO8 (S.I. 20	Philippis 2 carried 1.2 (These amend and instruments can be found on their w	International Control of the Control
		directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.
C0210 to C0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0210 to C0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1610	Claims incurred — Gross	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC:

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C0210 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1710	Changes in other technical provisions — Gross — Direct business and reinsurance accepted	Definition of changes in other technical provisions provided in directive 91/674/ EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.
C0210 to C0280/R1720	Change in other technical provisions — Reinsurers' share	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.
C0210 to C0280/R1800	Change in other technical provisions — Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business

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	,	to remound undertunings.
C0210 to C0280/R1900	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0300/R1410-R1900	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. Should not include non—technical expenses such as tax, interest expenses, losses on disposals, etc.
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year. This amount is also disclosed under claims incurred (item R1610).

S.05.02 — Premiums, claims and expenses by country

General comments:

This section relates to annual disclosure of information for individual entities.

This template shall be disclosed from an accounting perspective, i.e.: local Generally accepted accounting principles ('GAAP') or International Financial Reporting Standards ('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 'Medical expense', 'Income protection', 'Workers' compensation', 'Fire and other damage to property' and 'Credit and suretyship' information shall be disclosed 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 disclosed by country where the contract was entered into;
- For proportional and non–proportional reinsurance information shall be disclosed by country of localisation of the ceding undertaking.

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 (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 reins		II NO TILE O TIET NO
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 disclosed 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

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		amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.
C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related

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C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.	
C0080 to C0140/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.	
C0080 to C0140/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.	
C0080 to C0140/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.	

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C0087V texic 04240/R03208 (S.I. 20	Claimsineuired Grosshese amend anding instruments can be found on their wi Proportional reinsurance	Incepts are not extremely available on
	accepted	in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims

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		change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0080 to C0140/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.
C0080 to C0140/R0430	Changes in other technical provisions — Gross — Non-proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non–proportional reinsurance accepted.
C0080 to C0140/R0440	Changes in other technical provisions — Reinsurers' share	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0080 to C0140/R0500	Changes in other technical provisions — Net	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business

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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. Should 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 reinsuranc	e 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 disclosed 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	

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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

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	ending instruments can be found on their w	
		contracts arising from the gross direct and reinsurance business. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1710	Changes in other technical provisions — Gross	Definition of changes in other technical provisions provided in directive 91/674/ EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)		
C02ft/tsic628t/fR4F208 (S.I. 20. legislation.gov.uk. Details of relevant am	Changesin other technikest amendending instruments can be found on their we provisions their we share	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. Should 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.12.01 — Life and Health SLT Technical Provisions

General comments:

This section relates to annual disclosure of information for individual entities.

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 the Annex I of 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).

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- "Contracts without options and guarantees' should 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 should also be disclosed in this column;
- "Contracts with options or guarantees' should 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 disclosed should be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

The information to be disclosed 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
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 SLT.
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 as a whole	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.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)		
C0150/R002egulations 2018 (S.I. 20. legislation.gov.uk. Details of relevant ame	816tal Recoverables Arthure amend anding instruments car be found on their wo reinsurance SPV and Finite	Protal and with the second of Document for details) Trom reinsurance SPV and
	Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Life other than health insurance, incl. Unit-Linked)	finite reinsurance ('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 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 calculate	ed 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 BE and 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.
C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0040	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 Article 81 of Directive 2009/138/EC,

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ANNEX II

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Status: Point in time view as at 02/12/2015.

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	anding instruments can be found on their wo	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 article 81 of Directive 2009/138/ EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked.
C0210/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance)	Total amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in article 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 per Line of Busines
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, 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 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

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legistation.gov.uk. Detaits of relevant amenaing instruments can be found on their wedging to be detaits of Document for detaits		
C0210/R0100	Risk Margin — Total (Health similar to life insurance)	Total amount of Risk Margin for Health similar to life insurance.
Amount of the transitional on	Technical Provisions	
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110	Technical Provisions calculated as a whole	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business. This value shall be disclosed as a negative value.
C0150/R0110	Technical Provisions calculated as a whole — Total (Life other than health insurance, including Unit— Linked)	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked. This value shall be disclosed as a negative value.
C0210/R0110	Technical Provisions calculated as a whole — Total (Health similar to life insurance)	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance. This value shall be disclosed as a negative value.
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120	Best Estimate	Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business. This value shall be disclosed as a negative value.
C0150/R0120	Best Estimate — Total (Life other than health insurance, including Unit–Linked)	Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit–Linked. This value shall be disclosed as a negative value.

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Authority under powers set out in S	the Financial Regulators' Powers (Technical Best) Estimate Sch. PTotal hese amend	al Standards etc.) (Amendment etc.) IMPSHSATA HALAYFYEYH AYRIIAble on
legislation.gov.uk. Details of relevant amo	nding instruments can be found on their we (Health Similar to fife insurance)	technical provisions allocated to the best estimate for Health similar to life insurance. This value shall be disclosed as a negative value.
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130	Risk Margin	Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business. This value shall be disclosed as a negative value.
C0150/R0130	Risk Margin — Total (Life other than health insurance, incl. Unit–Linked)	Total amount of the transitional deduction to technical provisions allocated to the risk margin for Life other than health insurance, including Unit–Linked. This value shall be disclosed as a negative value.
C0210/R0130	Risk Margin — Total (Health similar to life insurance)	Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance. This value shall be disclosed as a negative value.
Technical provisions — Total		
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200	Technical Provisions — Total	Total amount of Technical Provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
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.

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C02 FO/R026 Gulations 2018 (S.I. 20)	STECHniceal Provisions These amend	Importain and currently Trechnical
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	to life insurance)	to life insurance, including
		technical provisions
		calculated as a whole
		and after the transitional
		deduction to technical
		provisions.

S.17.01 — Non-life Technical Provisions

General comments:

This section relates to annual disclosure of information for individual entities.

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 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 the Annex I of 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 other than that pursued on a similar basis to that of life insurance shall be segmented into Non–Life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 1 to 3.

Accepted proportional reinsurance shall be considered together with the direct business in the C0020 to C0130.

The information to be disclosed between R0010 and R0280 shall be after volatility adjustment, matching adjustment and transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0290 and R0310.

	ITEM	INSTRUCTIONS
Technical provisions calculate	ed as a whole	
C0020 to C0170/R0010	Technical provisions calculated as a whole	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.

Status: Point in time view as at 02/12/2015.

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Authority under powers set out in	The Financial Regulators' Powers (Technic	al Standards etc.) (Amendment etc.)
CO1871/18700 Regulations 2018 (S.I. 20	Stechniceal provisions These amend ending instruments can be found on their w calculated as a whole	dimente accusat surrentinavallabletorical
	Total Non–Life obligation	whole regarding direct and accepted business. This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0020 to C0170/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP 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 as a whole	The total amount, for all lines of business, 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.
Technical provisions calculate estimate	ed as a sum of a best estimate ar	nd a risk margin — Best
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 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

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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 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.
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 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 C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business

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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 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 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 regarding direct and accepted reinsurance business.
C0180/R0270	Total Non–Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business.

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	Total Half	Directive 2009/138/EC
		(Article 77 (3)).
Amount of the transitional on	Technical Provisions	
C0020 to C0170/R0290	Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole	Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
C0180/R0290	Amount of the transitional on Technical Provisions — Technical Provisions calculated as a whole	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
C0020 to C0170/R0300	Amount of the transitional on Technical Provisions — Best Estimate	Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
C0180/R0300	Amount of the transitional on Technical Provisions — Best Estimate	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
C0020 to C0170/R0310	Amount of the transitional on Technical Provisions — Risk Margin	Amount of the transitional deduction to technical provisions allocated to the

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ANNEX II

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(EU Exit) Regulations 2018 (S.I. 20) legislation.gov.uk. Details of relevant amo	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their wa	thens areang our profit constitute on 01 to using the constitution of the constitution
		I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
C0180/R0310	Amount of the transitional on Technical Provisions — Risk Margin	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. This value shall be disclosed as a negative value.
Technical provisions — Total		I
C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0320	Total Non-Life obligations, Technical Provision — total	The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020 to C0170/R0330	Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business.
C0180/R0330	Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the

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	default — Direct and accepted reinsurance business	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 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.

S.19.01. — Non-life insurance claims

This section relates to annual disclosure 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.

Undertakings are required to disclose 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.

This template shall be disclosed for the total for non–life business but split by underwriting year and accident year if different bases are used by the undertaking.

The default length of run–off triangle is 10+1 years but the disclosure requirement is based on the undertakings' claims development (if length of the claims settlement cycle is shorter than 10 years, undertakings are required to disclose according to the internal shorter development).

Historical data, starting from the first time application of Solvency II, are required for claims paid (i.e. the complete set shall be disclosed,) but not for Best Estimate of Claims Provision. For the compilation of the historical data for claims paid the same approach concerning the length of triangle for the on–going disclosure will be applied (i.e. the shorter between 10+1 years and the undertakings' claims settlement cycle).

ITEM INSTRUCTIONS

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Authority under powers set out in Z000 (G) Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant amo	subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technical SALCINEM: Genrich Pt. 2. These amend anding instruments can be found on their we willing year	I Standards etc.) (Amendment etc.) Priscusse the standardable on being See and of Document for details) for disclosing of claims development. One of the options from the following closed list shall be used: 1 — Accident year 2 — Underwriting year
C0010 to C0110/ 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–9 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date). The data are in absolute amount, non—cumulative and undiscounted.
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 R0160 to R0250. R0260 is the total of R0160 to R0250
C0180/ R0100 to R0260	Gross Claims Paid — Sum of years (cumulative)	Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C0200 to C0300/ 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–9 (and prior) and all previous reporting periods to — including — N (last reporting year). The best

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		occurred before or at the valuation date, whether the claims arising from these events have been reported or not. The data are in absolute amount, non–cumulative and undiscounted.
C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end (discounted data)	Total 'Year end' reflects the last diagonal but on a discounted basis(all data referred to last reporting year) from R0160 to R0250. R0260 is the total of R0160 to R0250

S.22.01 — Impact of long term guarantees measures and transitionals

General comments:

This template relates to annual disclosure 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 disclosed positive if they increase the amount of the item being disclosed 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 should be disclosed).

	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
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional deduction to technical provisions. It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions

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C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions and technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	Amount of the adjustment to the technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the technical provisions without matching

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	18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w	
		measures and the maximum between the technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures
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
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions and considering technical provisions with long term guarantee ('LTG') and transitional measures.
C0050/R0020	Impact of transitional on interest rate — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure

ANNEX II

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		transitional measures.
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the basic own funds considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the

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		provisions without volatility adjustment and without other transitional measures.
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.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions and considering technical provisions with LTG and transitional measures.
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect

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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 with LTG and transitional measures, technical provisions without transitional deduction to technical provisions and technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.

C0090/R0050

Impact of matching adjustment set to zero — Eligible own funds to meet SCR

Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.

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C00 FU/R000 gulations 201	8 (S.I. 20) 84th Suffe with 1970 in Elestrone	ndmentara not currently scattible on
_tegistation.gov.us. Zetans of ter	evant amending instruments can be found on their and transitionals	technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0090	Impact of transitional on technical provisions — SCR	Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0050/R0090	Impact of transitional on interest rate — SCR	Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0090	Impact of volatility adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions with

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(EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their wa	makis in and transity analable on existing the second of t
		provisions without transitional deduction to technical provisions and technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0090	Impact of matching adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.
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.
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.

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(EU Exit) Regulations 2018 (S.I. 201	ne rinancial Regulators Fowers (Technical 8/1115), regs. 2, 3, Sch. Pt. 2. These amena and ing instruments can be found on their we	ntershall risectine rdifference on
C0050/R0100	Impact of transitional on interest rate — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0100	Impact of volatility adjustment set to zero — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero It shall be the difference between the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions and technical provisions without transitional adjustment to the

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C0090/R0100	Impact of matching adjustment set to zero — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet MCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.
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.
C0030/R0110	Impact of transitional on technical provisions — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions

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		transitional measures.
C0050/R0110	Impact of transitional on interest rate — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the MCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0110	Impact of volatility adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the MCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0110	Impact of matching adjustment set to zero — Minimum Capital Requirement	Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the MCR calculated

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matching adjustment and without all the other transitional measures and the maximum between the MCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.

S.23.01. Own Funds

General comments:

This section relates to annual disclosure of information for individual entities.

	ITEM	INSTRUCTIONS	
Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35			
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.	
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.	

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Authority under powers set out in T	The Financial Regulators' Powers (Technica	ıl Standards etc.) (Amendment etc.)
R00 (F)/Exi() Legulations 2018 (S.I. 20.	Offinities Share capital (gross na nding instruments can be found on their we of own shares)— there 2	menesais not currently available oned
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 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

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legistation.gov.uk. Details of relevant am	enaing instruments can be jound on their w	EDINGS. LOGSENGET BONGSING JOT details)
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier

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tegistation.gov.uk. Details of retevant unit	haing instruments can be jound on their we	THEMAS See end of Document for details)
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

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legislation.gov.uk. Details of relevant amending instruments can be found on their websits (Seech define cument for details)			
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.	
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.	
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets of the undertaking.	
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria.	
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.	
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.	
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.	
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.	
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.	
	statements that should not be renot meet the criteria to be classi		
R0220/C0010	Own funds from the financial statements that shall not	This is the total amount of own funds items from	

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(EU Exit) Regulations 2018 (S.I. 20)	be ropresented by the These amena	nfinancial estatements that on
legislation.gov.uk. Details of relevant ame	ndeconstilination are sefoned and heir we	elarie/noterepresentedebyotherails)
	do not meet the criteria to be	reconciliation reserve and
	classified as Solvency II own	do not meet the criteria to be
	funds — total	classified as Solvency II own
		funds.
		These own fund items are
		either:
		i) items that appear
		in the lists of own
		fund items, but
		fail to meet the
		classification
		criteria or the
		transitional
		provisions; or
		ii) items intended
		to perform the
		role of own funds
		that are not on the
		list of own fund items and have not
		been approved by the supervisory
		authority, and do
		not appear on the
		balance sheet as
		liabilities.
		Subordinated liabilities which
		do not count as basic own
		funds shall not be disclosed
		here, but on the balance
		sheet (template S.02.01) as
		subordinated liabilities that
		do not count as basic own
		funds.
Deductions		
R0230/C0010	Deduction for participations	This is the total deduction
	in financial and credit	for participations in financial
	institutions — total	and credit institutions in accordance with Article 68 of
		Delegated Regulation (EU) 2015/35
		2013/33
R0230/C0020	Deduction for participations	This is the amount of the
	in financial and credit	deduction for participations
	institutions — tier 1	in financial and credit
	unrestricted	institutions that are deducted
		from tier 1unrestricted in
		accordance with Article 68 of
		Delegated Regulation (EU)
		2015/35.

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Authority under powers set out in '	The Financial Regulators' Powers (Technica	yl Standards etc.) (Amendment etc.)
R 02 PHILE CAP Regulations 2018 (S.I. 20.	Dechuction for the light the mend and incline instruments can be found on their we institutions — tier 1 restricted	mpWisa'is thicummobilitation of blace bsites (See end of Document for details) deduction for participations
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.
Total basic own funds after de	ductions	
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand

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tegistation.gov.uk. Detaits of relevant amenaing instruments can be found on their websites. Lie end of Document for detaits)		
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.

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Authority under powers set out in T	The Financial Regulators' Powers (Technica	al Standards etc.) (Amendment etc.)
Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) R0350/60050 ulations 2018 (S.I. 20 84148 at specific binding Pt. 2. These amendment are not of the gally legislation.gov.uk. Details of relevant amending instruments can be found on their website's: (See end of Document for details)		
	and pay for subordinated liabilities on demand — tier 3	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.

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Authority under powers set out in	The Financial Regulators' Powers (Technical St. 1971)	
R0350/Ein Begulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	White resof oreday and These amend and instruments can be found on their we guarantees other than under Article 96(2) of the Directive 2009/138/EC—tier 3	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	This is the amount of any future claims which

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	EC — tier 2	contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/ EC — tier 3	This is the amount of any future claims which mutual or mutual—type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
Available and eligible own funds		
R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items and ancillary own fund items that meet the tier 1, tier 2 and tier 3

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legislation.gov.uk. Details of relevant amending instruments can be found on their website 11 16 16 16 16 16 16 16 16 16 16 16 16			
R0500/C0020	Total available own funds to meet the SCR — tier 1 unrestricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.	
R0500/C0030	Total available own funds to meet the SCR — tier 1 restricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR.	
R0500/C0040	Total available own funds to meet the SCR — tier 2	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.	
R0500/C0050	Total available own funds to meet the SCR — tier 3	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.	
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after adjustments, that meet the tier 1 and tier 2 criteria and that are therefore available to meet the MCR.	
R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.	
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.	

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Authority under powers set out in	The Financial Regulators' Powers (Technica	al Standards etc.) (Amendment etc.)
R05 (E)/E00 Legulations 2018 (S.I. 20	AUGA assifable win2filheds quenc ending instruments san be found on their wi	lmentisais noteustand varaillubbasic
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 solvency capital requirement ('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 disclosed on the relevant SCR template.
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR

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legislation.gov.uk. Details of relevant amending instruments can be found on their web MCR(Semplot Document for details)		
R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0060	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total 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 disclosed 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.

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R07(H)(Ex) Begulations 2018 (S.1. 20 legislation.gov.uk. Details of relevant am	Expected profits sincluded imenanding instruments can be sound anytheir will be business Life business	the recent article 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.25.01. — Solvency Capital Requirement — for undertakings on Standard Formula General comments:

This section relates to annual disclosure of information for individual entities.

	ITEM	INSTRUCTIONS
R0010–R0050/ C0110	Gross solvency capital requirement	Amount of the gross capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.

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R0060/E01 Regulations 2018 (S. legislation.gov.uk. Details of relevan	ut in The Financial Regulators' Powers (Technic I. 2014 (1468s 1881 veneghe Apitalhese amen at amending instruments can be found on their w requirement Diversification	dmantacemetofutication
R0070/C0110	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.
R0100/C0110	Gross solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC. This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. 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
R0030/C0080	USP — Life underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used: — Increase in the amount of annuity benefits — None

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)						
DOOMENIA BOWLESTONS 2010 (CI 20	VISP) <u>reg</u> Health hilder Westingend anding instruments can be found on their wi	last atata a discourse	t andusude, and lable to			
		used in e	each risk module. At			
		least one of the options on the following closed list shall be				
		used:	Increase in the			
			amount of annuity			
			benefits			
			Standard deviation for NSLT health			
			premium risk			
			referred to in Title I Chapter V Section 12 of Delegated			
			Regulation (EU) 2015/35			
			Standard deviation for NSLT health			
			gross premium risk referred to in Title I			
			Chapter V Section 12 of Delegated			
			Regulation (EU) 2015/35			
		_	Adjustment factor for non– proportional			
			reinsurance Standard deviation for NSLT health			
			reserve risk referred to in Title I Chapter			
			V Section 12			
			of Delegated Regulation (EU)			
			2015/35 None			
		paramete	f more than one specific parameter is used, report hem separated by comas.			
R0050/C0080	USP — Non life underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. At				
	underwriting risk					
		least one of the options on the following closed list should be used:				
		— used:	Standard deviation			
			for non–life premium risk			

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legislation.gov.uk. Details of relevant an	nending instruments can be found on their w	dments are not Stabilifica allos/teation rebsite/s. (See e fid p fi ftonwhifte for deg ils)
		premium risk Adjustment factor for non— proportional reinsurance Standard deviation for non—life reserve risk None
R0010, R0030, R0040, R0050/C0090	Simplifications	Identifies the risk sub— modules of each risk module for which a simplified calculation method has been used. If simplified calculation methods for more than one risk sub—module have been used within one risk module, report them separated by comas.
Calculation of Solvency Cap	tal Requirement	1
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100	Loss-absorbing capacity of technical provisions	Amount of the adjustment for loss–absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value.
R0150/C0100	Loss-absorbing capacity of deferred taxes	Amount of the adjustment for loss–absorbing capacity of deferred taxes calculated according to the standard formula. This amount should be disclosed as a negative value.
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

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legislation.gov.uk. Details of relevant amending instruments can be found on their websited the Thirs Renning that the legislation.			
		disclosed 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—on 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. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add—on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.	
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)).	

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R0490/Ext 66gulations 2018 (S.I. 20.	Requirements for matching adjustment portfolios	ments are not during the langilable on
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring–fenced funds ('RFF') under Article 304 of Directive 2009/138/EC and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/matching adjustment portfolio ('MAP')/remaining part ('RP') and the total SCR.

S.25.02. — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model

General comments:

This section relates to annual disclosure of information for individual entities.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

	ITEM	INSTRUCTIONS
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 disclosed in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used: — 1 — Market risk — 2 — Counterparty default risk — 3 — Life underwriting risk — 4 — Health underwriting risk

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legislation.gov.uk. Details of relevant ame	nding instruments can be found on their we	bsite/s. (See	enchelerownitim for itskails)
		_	6 — Intangible
			asset risk
			7 — Operational
			risk
			8 — Loss absorbing
			capacity ('LAC')
			of Technical
			Provisions (negative
			amount)
			9 — LAC Deferred
			Taxes (negative
			amount)
			andard formula risk
			cannot be disclosed,
			ing shall attribute a
			to each component
			from 1 to 7.
			iber shall always
			with the appropriate ent description
			l in each item
			The numbers of the
			ents shall be kept
			nt over time.
C0020			
C0020	Components description		ation, using free text,
			of the components
			be identified by rtaking. These
			ents shall be aligned
			dard formula risk
			if possible according
			rtial internal
			ach component
			dentified using a
			entry. Undertakings
			ntify and report
		compone	ents consistently
			fferent reporting
			unless there has
			ne change to the
			nodel affecting the
		categorie	
			sorbing capacity of
			provisions and/or taxes not embedded
			omponents shall
			sed as separated
		compone	-
C0020	C-11-4		
C0030	Calculation of the Solvency Capital Requirement		of the capital or each component
		⊨спягое тс	u eacu countomeni

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model), after the adjustments for loss–absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation. For the components Loss absorbing capacity of technical provisions and/or deferred taxes when disclosed as a separate component it should be the amount of the loss–absorbing capacity (these amounts should be disclosed as negative values) For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. 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.

formula or partial internal

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:

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(EU Exit) Regulations 2018 (S.I. 201 legislation.gov.uk. Details of relevant ame	nding instruments can be found on their we	bsite/s. (See emanagementoacticins
		regarding the loss—absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the loss—absorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss—specified the loss—spe
		regarding the loss—absorbing capacity of technical provisions and deferred taxes embedded within the component 4 — No embedded consideration of future management actions.
C0070	Amount modelled	For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula should be the difference between the amounts disclosed in C0040 and C0060.
C0080	USP	For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used: For life underwriting risk: — Increase in the amount of annuity benefits

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			underwri	
				Increase
				in the
				amount
				of annuity
				benefits
				Standard
				deviation
				for NSLT
				health
				premium
				risk
				Standard
				deviation
				for NSLT
				health
				gross
				premium
				risk
				Adjustment
				factor
				for non-
				proportional
				reinsurance
				Standard
				deviation
				for NSLT
				health
				reserve
				risk
				None
			For non-	life
			underwri	ting risk:
				Standard
				deviation
				for non-
				life
				premium
				risk
			_	Standard
				deviation
				for non-
				life gross
				premium
				risk
			_	Adjustment
				factor
				for non-
				proportional
				reinsurance

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	ebsite/s. (See end of Docum chesoralitys)
		for non— life reserve risk None In any case, if more than one specific parameter is used, report them separated by comas.
C0090	Simplifications	For those components calculated according to the standard formula where simplifications have been applied, the risk sub—modules of each risk module for which a simplified calculation method has been used should be identified If simplified calculation methods for more than one risk sub—module have been used within one risk module, report them separated by comas.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components disclosed in C0030. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030. This amount should be disclosed as negative value.
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

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legislation.gov.uk. Details of relevant amending instruments can be found on their wettriggs if formal period nent for details)				
R0200/C0100	Solvency capital requirement, excluding capital add-ons	Amount of the total diversified SCR before any capital add–on.		
R0210/C0100	Capital add–ons	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. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add—on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.		
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 disclosed as a single component. This amount shall be disclosed as a negative amount.		
R0310/C0100	Amount/Estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss—absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.		

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registation.gov.ar. Betails of releva	nt amending instruments can be found on their w duration—based equity fisk sub–module	bsites: (See end of Document for details) requirement for duration based equity risk sub— module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be disclosed when reporting SCR calculation at RFF or matching 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 Solvency II Directive and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR disclosed in R0200/C0100.

S.25.03. — Solvency Capital Requirement — for undertakings using full internal model General comments:

This section relates to annual disclosure of information for individual entities.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

	ITEM	INSTRUCTIONS
C0010	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely

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(EU Exit) Regulations 2018 (S.I. 20	8/1115), regs. 2, 3, Sch. Pt. 2. These amena anding instruments can be found on their we	ncomponents renomethane on
		always be used with the appropriate component description disclosed in each item C0020. The numbers of the components shall be kept consistent over time.
C0020	Components description	Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss—absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components. Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as negative values.

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R0146/Egy Gegulations 2018 (S.I. 2018 [Han website] These amendrants and property of legislation. gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

R0060/C0100	ending instruments can be found on their well components Diversification	The total amount of the diversification among components disclosed in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of	This amount should be disclosed as a negative value. Amount of the capital requirement, calculated according to the rules stated
	Directive 2003/41/EC	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 disclosed 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	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. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add—on should be split among the nSCR of the risk modules. The precise procedure should be

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R0220/C0100	Solvency capital requirement	Amount of total SCR calculated using full internal model.
Other information on SCR	1	
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 disclosed 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 disclosed 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 Solvency II Directive and remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR.

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)

28.01 (Frit) Minimum (Canital Regulators) Only: Monthlife in Survey and

S.28.01. Exit) Minimum (Capital/Requirement). Pt. Only elifenore only monthly insurance or reinstruments can be found on their website/s. (See end of Document for details)

General comments:

This section relates to annual disclosure of information for individual entities.

In particular, S.28.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non–life insurance activity. These undertakings shall submit S.28.02 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in article 1(11) of Delegated Regulation (EU) 2015/35).

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear formula component for non–life insurance and reinsurance obligations — MCR _{NL} Result	This is the linear formula component for non–life insurance and reinsurance obligations calculated in accordance with article 250 of Delegated Regulation (EU) 2015/35.
C0020/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
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

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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	These are the technical provisions for other motor insurance and proportional

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		amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
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

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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.
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	These are the premiums written for legal expenses insurance and proportional reinsurance during the

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		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) best estimate and 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	These are the premiums written for non–proportional health reinsurance during the

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C0020/R0150	Non-proportional casualty reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non—proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0150	Non-proportional casualty reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0160	Non-proportional marine, aviation and transport reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non—proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero.
C0020/R0170	Non-proportional property reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non– proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0170	Non-proportional property reinsurance — net (of reinsurance) written	These are the premiums written for non–proportional property reinsurance during the (rolling) last 12 months,

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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

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C0050/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. Annuities related to non–life contracts should be disclosed 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 nonlife 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 should refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority

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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 —	This is calculated as defined in Art 129(1) d of Directive 2009/138/EC.
C0070/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35.

S.28.02. — Minimum Capital Requirement — Both life and non-life insurance activity General comments:

This section relates to annual disclosure 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 –	This is the linear formula component for non-life insurance and reinsurance

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	int amending អូចក្រុមម្រាន can be found on their w	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 — life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance or reinsurance 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.
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

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	levant amending instruments can be found on their w	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

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	elevant amending instruments can be found on their w	non-life activities.
C0040/R0040	Workers' compensation insurance and proportional reinsurance—Net (of reinsurance) written premiums in the last 12 months — non—life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance—Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance

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		activities.
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.
C0040/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	evzero, neranng to unevactivities.
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

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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

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C0040/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.
C0040/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.

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C0050/R016egulations 2018 (S.1. 20 legislation.gov.uk. Details of relevant am	18/11151: weas & 3. Sch. Pl. 2. These amena	ments see and other the idale on provisions for credit and
	reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.
C0040/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0110	Legal expenses insurance and proportional reinsurance —	These are the premiums written for legal expenses

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(EU Exit) Regulations 2018 (S.I. 20	The Financial Regulators' Powers (Technico Nets(Ofgernsurance) whiteinend Population on their w	minaturance and proportional
	12 months — life activities	(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

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		non-life activities.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0140	Non-proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.
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

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C0050/R0140	Non-proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non—proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non–proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non—proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non—life activities.
C0040/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non—proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written	These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months,

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		with a floor equal to zero, relating to life activities.
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non—proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non—life activities
C0040/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities.
C0050/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non—proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0160	Non–proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities.
C0030/R0170	Non-proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non—proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to

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legislation.gov.uk. Details of relevant amenaing instruments can be found on their wengits these and of Document for details			
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 or reinsurance 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 or reinsurance 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	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with	

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018 Stimates and The Calculated name approfit participation; in the Financial Regulation (EU Exit) Regulations 2018 (S.I. 2018 Stimates and The Calculated name and profit participation).			
legislation.gov.uk. Details of relevant ame	nglinghinsteumenin om de founc tirvitaies v	recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.	
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole—life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.	
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– non–life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities.	

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CO1 HJ/RO220 gulations 2018 (S.I. 2018 JH) gasson's 3 with Profitness amendments are the the thickness and of Pocument for details) legislation.gov.uk. Details of relevant amending instruments can be found on their websitely. See end of Pocument for details) participation—future—provisions without a			
	discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities	risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.	
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for index—linked and unit—linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non—life activities.	
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole-life activities	These are the technical provisions without a risk margin for index—linked and unit—linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.	
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non–life activities.	
C0110/R0240	Other life (re)insurance and health (re)insurance	These are the technical provisions without a	

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(EU Exit) Regulations 2018 (S.I. 20)	white and the sum of the second of the secon	misk margin/fortotherabiten
	estimate and TP calculated as a whole– life activities	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 or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non—life activities.
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 or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.
C0130/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement shall equal to

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance 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 should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add–on in accordance with article 129(3) of the Directive 2009/138/EC.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add–on in accordance with article 129(3) of Directive 2009/138/EC.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in article 129(1)d of Directive 2009/138/EC.
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with

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ANNEX II

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legislation.gov.uk. Details of relevant amending instruments can be found on their welkitegulistican of Programment Setails)			
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 disclosed 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)disclosed, excluding capital add—on. Undertakings using internal model or partial internal model to calculate the SCR should 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 disclosed 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) disclosed, excluding capital addon. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the	

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legislation.gov.uk. Details of relevant amending instruments can be found on their websites from the Phairtan dare ails)			
		formula.	
C0140/R0520	Notional non–life and life MCR calculation — Notional MCR cap — non–life activities	This is calculated as 45 % of the notional non–life SCR including the non–life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC.	
C0150/R0520	Notional non-life and life MCR calculation — Notional MCR cap –life activities	This is calculated as 45 % of the notional life SCR including the life capital add—on in accordance with article 129 (3) of Directive 2009/138/EC.	
C0140/R0530	Notional non–life and life MCR calculation — Notional MCR floor — non–life activities	This is calculated as 25 % of the notional non–life SCR including the non–life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC.	
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/R0560	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities	This is the amount defined in article 129(1)d(ii) Directive 2009/138/EC.	
C0140/R0560	Notional non–life and life MCR calculation — Notional MCR — non–life activities	This is the notional non– life MCR calculated in accordance with article 252 (2) of Delegated Regulation (EU) 2015/35.	

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C0150/R03 Begulations 2018 (S.1. 20) Notional Robert Rob Sife and Three amendments is the investible and the MCR legislation.gov.uk. Details of relevant amending instruments can be found on their website's use and of Document for details.

MCR — life activities

MCR — life activities

article 252 (7) of Delegated Regulation (EU) 2015/35.

ANNEX III

Instructions regarding the templates for the solvency and condition report of 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 disclosed 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.02.01. — Balance sheet

General comments:

This section relates to annual disclosure of information for groups.

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 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'.

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.

	ITEM	INSTRUCTIONS
Assets		
C0010/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of: (a) deductible temporary differences; (b) the carry forward of unused tax losses; and/or (c) the carry forward of unused tax credits.

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C00 HI)/RIM Begulations 2018 (S.1. 20 PULS) or bene faths literally be a amend on Phis are not currently of citet leaves legislation. gov. uk. Details of relevant amending instruments can be found on their websites. (See end of Rocument for details) related to employees pension scheme. C0010/R0060 Property, plant & equipment Tangible assets which are held for own use intended for permanent use and property held by the group for own use. It includes also property for own use under construction. C0010/R0070 Investments (other than This is the total amount of assets held for index-linked investments, excluding assets held for index-linked and and unit—linked contracts) unit-linked contracts. C0010/R0080 Amount of the property, Property (other than for own use) other than for own use. It includes also property under construction other than for own use. C0010/R0090 Holdings in related Participations as defined in Article 13(20) and 212 undertakings, including participations (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC. When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index-linked and unit-linked contracts' in C0010/R0220. Participations and holdings related undertakings at group level will include: holdings in related but not subsidiary insurance or reinsurance undertakings, insurance holding companies or mixed financial holding companies as described in Article 335, paragraph 1, (d) of Delegated Regulation (EU) 2015/35

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legislation.gov.uk. Details of relevant ame	ending instruments can be found on their we	bsite/s. (See	enchelenaking soindetails)
			other financial
			sectors as described
			in Article 335,
			paragraph 1, (e)
			of Delegated
			Regulation (EU) 2015/35
			other related
		_	
			undertakings as described in Article
			335, paragraph 1,
			(f) of Delegated
			Regulation (EU)
			2015/35
		_	insurance or
			reinsurance
			undertakings,
			insurance holding companies or mixed
			financial holding
			companies included
			with the deduction
			and aggregation
			method (when
			combination of
			methods is used).
C0010/R0100	Equities	This is th	ne total amount of
	1	equities,	listed and unlisted.
C0010/R0110	Equities — listed	Shares re	epresenting
			ions' capital, e.g.
			ting ownership in a
			ion, negotiated on
			ed market or on a
			ral trading facility,
			ed by Directive
		2004/39/	
			xclude holdings
			d undertakings, g participations.
C0010/D0130	T:4:1:-4-4		
C0010/R0120	Equities — unlisted		epresenting ions' capital, e.g.
			ting ownership in a
			ion, not negotiated
			alated market or on
			teral trading facility,
			ed by Directive
		2004/39/	

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		including participations.
C0010/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.
C0010/R0140	Government Bonds	Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks denominated and funded in the domestic currency of that central government and the central bank, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35
C0010/R0150	Corporate Bonds	Bonds issued by corporations.
C0010/R0160	Structured notes	Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps ('CDS'), Constant Maturity Swaps ('CMS'), Credit Default Options

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legislation.gov.uk. Details of relevant amo	nding instruments can be found on their w	battagory earless soulvistet desails)
		unbundling
C0010/R0170	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')
C0010/R0180	Collective Investments Undertakings	Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council2 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/R0190	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non— financial variable

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legislation.gov.uk. Details of relevant amo	nding instruments can be found on their w	party to the contract (sometimes called the 'underlying'). (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Solvency II value, only if positive, of the derivative as of the reporting date is disclosed here (in case of negative value, see C0010/R0790).
C0010/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/R0210	Other investments	Other investments not covered already within investments disclosed above.
C0010/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/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools.

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tegistation.gov.uk. Details of Tetevani ami	ending instruments can be Joura on their wi	(underlying technical provisions).
C0010/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.
C0010/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.
C0010/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 Re and SPV).
C0010/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.
C0010/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/R0300	Health similar to non–life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.
C0010/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
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health–similar to life.
C0010/R0330	Life excluding health and index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life business,

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regional Demis of the	vant amending instruments can be found on their w	life techniques and technical provisions for index–linked and unit–linked.
C0010/R0340	Life index-linked and unit- linked	Reinsurance recoverables in respect of technical provisions for life index—linked and unit—linked business.
C0010/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010/R0360	Insurance and intermediaries receivables	Amounts past—due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash—in flows of technical provisions. It shall include receivables from reinsurance accepted.
C0010/R0370	Reinsurance receivables	Amounts past due by reinsurers and linked to reinsurance business that is not included in reinsurance recoverables. It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions.
C0010/R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance–related), including public entities.
C0010/R0390	Own shares (held directly)	This is the total amount of own shares held directly by the group.
C0010/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.

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		make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.
C0010/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010/R0500	Total assets	This is the overall total amount of all assets.
Liabilities		
C0010/R0510	Technical provisions — non—life	Sum of the technical provisions non–life. This amount should 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.
C0010/R0520	Technical provisions — non-life (excluding health)	This is the total amount of technical provisions for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

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C0047/R433egulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	Bildernrægi provisions The samena anding instruments can be found on their wa hile (excluding health)	MPWisais Mewordly annibule on estimates (See end of Document for details)
	technical provisions calculated as a whole	calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0540	Technical provisions — non-life (excluding health) — Best estimate	This is the total amount of best estimate of technical provisions for non — life business (excluding health). Best estimate shall be disclosed gross of reinsurance. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0550	Technical provisions — non—life (excluding health) — Risk margin	This is the total amount of risk margin of technical provisions for non — life business (excluding health). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0560	Technical provisions — health (similar to non–life)	This is the total amount of technical provisions for health (similar to non — life). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology

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C0010/R0570	Technical provisions — health (similar to non — life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non–life). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0580	Technical provisions — health(similar to non –life) — Best estimate	This is the total amount of best estimate of technical provisions for health business (similar to non — life). Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0590	Technical provisions — health (similar to non — life) — Risk margin	This is the total amount of risk margin of technical provisions for health business (similar to non — life). This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0600	Technical provisions — life (excluding index–linked and unit–linked)	Sum of the technical provisions life (excluding index—linked and unit—linked). This amount should include the apportionment from the transitional deduction to technical provisions

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legislation.gov.uk. Details of releva	nt amending instruments can be found on the	used for the purposes of MCR calculation.
C0010/R0610	Technical provisions — health (similar to life)	This is the total amount of technical provisions for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	This is the total amount of best estimate of technical provisions for health (similar to life) business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0640	Technical provisions — health (similar to life) — Risk margin	This is the total amount of risk margin of technical provisions for health (similar to life) business. This amount should include the apportionment from

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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amend hards transition and the light of relevant amending instruments can be found on their website of Section of Provinciant for datails.

tegistation.gov.uk. Details of relevant um	ending instruments can be found on their w	in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0650	Technical provisions — life (excl. health and index— linked and unit—linked)	This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0660	Technical provisions — life (excl. health and index— linkded and unit—linked) — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0670	Technical provisions — life (excl. health and index— linkded and unit—linked) — Best estimate	This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.

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COOFT REGULATIONS 2018 (S.I. 20	The Financial Regulators' Powers (Technica 8THESI THE SEA PROSESSIONS: The SEA GENERAL Ending instruments can be found on their wo (CXC). Nearth and Index—	al Standards etc.) (Amendment etc.) MPWisa'is Wieword Daywood of Poeument for details) FISK Margin of Lechnical
	linked and unit–linked) — Risk margin	provisions for life (excluding health and index — linked and unit — linked) business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0690	Technical provisions — index—linked and unit—linked	This is the total amount of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index—linked and unit—linked — technical provisions calculated as a whole	This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0710	Technical provisions — index—linked and unit—linked — Best estimate	This is the total amount of best estimate of technical provisions for index — linked and unit — linked business. Best estimate shall be disclosed gross of reinsurance This amount should include the apportionment from the transitional deduction to technical provisions

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		used for the purposes of MCR calculation.
C0010/R0720	Technical provisions — index—linked and unit— linked — Risk margin	This is the total amount of risk margin of technical provisions for index — linked and unit — linked business. This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.
C0010/R0740	Contingent liabilities	A contingent liability is defined as: (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or (b) a present obligation that arises from past events even if: (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or (ii) the amount of the obligation

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	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	ebsite/s. (See end of Docum and asdateds)
		with sufficient reliability. The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35.
C0010/R0750	Provisions other than technical provisions	Liabilities of uncertain timing or amount, excluding the ones disclosed under 'Pension benefit obligations'. The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.
C0010/R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.
C0010/R0790	Derivatives	A financial instrument or other contract with all three of the following characteristics: (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates,

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tegistation.gov.uk. Details of retevant ame	maing instruments can be jound on their we	-
		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 or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors. (c) It is settled at a future date. Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190. Undertakings which do not value derivatives in their local Generally accepted accounting principles ('GAAP') do not need to provide a financial statements value.
C0010/R0800	Debts owed to credit institutions	Debts, such as mortgages and loans, owed to credit institutions, excluding bonds held by credit institutions (as it is not possible for the group to identify all the holders of the bonds that it issues) and subordinated liabilities. It shall also include bank overdrafts.
C0010/R0810	Financial liabilities other than debts owed to credit institutions	Financial liabilities including bonds issued by the group (held by credit institutions

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	amending instruments can be found on their w	and mortgages and loans due to other entities than credit institutions. Subordinated liabilities shall not be included here.
C0010/R0820	Insurance and intermediaries payables	Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions. Includes amounts past due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the group). 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 disclosed as financial liabilities). It shall include payables from reinsurance accepted.
C0010/R0830	Reinsurance payables	Amounts payable, past due to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables. Includes payables to reinsurers that relate to ceded premiums.
C0010/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/R0850	Subordinated liabilities	Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are

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C0010/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when the issuer is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here.
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/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/R0900	Total liabilities	This is the overall total amount of all liabilities
C0010/R1000	Excess of assets over liabilities	This is the total of the group's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities

S.05.01. — Premiums, claims and expenses by line of business

General comments:

This section relates to annual disclosure of information for groups.

This template shall be disclosed from an accounting perspective, i.e.: Local GAAP or International Financial Reporting Standards ('IFRS') if accepted as local GAAP but using Solvency II ('SII') 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.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

	ITEM	INSTRUCTIONS
Non-life insurance and reins	urance 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

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(EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	ramounts duo during/the on elsirean (Seeleve of Documentor details)
		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.

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		application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.
C0010 to C0120/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0130 to C0160/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business.
C0010 to C0160/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in

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(EU Exit) Regulations 2018 (S.I. 20)	The Financial Regulators' Powers (Technico 8/1115), regs. 2, 3, Sch. Pt. 2. These amena anding instruments can be found on their w	indine ative 1911/16714/EEGbwhere
		of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial

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tegistation.gov.uk. Details of relevant and	ending instruments can be found on their w	gross non proportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0160/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0010 to C0120/R0410	Changes in other technical provisions — Gross — Direct business	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.
C0010 to C0120/R0420	Changes in other technical provisions — Gross — Proportional reinsurance accepted	Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions

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0 0	,	Temsurance 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.
C0200/R0110-R0550	Total	Total for different items for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0200/R1200	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should 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		

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		application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts,
		arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. It includes both direct and reinsurance business.
C0210 to C0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0210 to C0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1510	Premiums earned — Gross — Direct business and 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 direct insurance and reinsurance accepted business.

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	subject to amendment by EU Exit Instrumen The Financial Regulators' Powers (Technica	
CO2 (EU+Exit) Resolutions 2008 (S.I. 20	180445) iress 23 Sch Pt. 2. These amend	Internst are in our currently available on
legislation.gov.uk. Details of relevant am	ending instruments can be found on their will teinsulers Share	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 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 — Direct business and reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.

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		in directive 91/674/EEC:
		the claims incurred means
		the sum of the claims
		paid and the change in the
		provision for claims during
		the financial year, related to
		the sum of the direct business
		and the accepted reinsurance
		business reduced by the
		amount ceded to reinsurance
		undertakings. This shall exclude claims
		management expenses and the movement in provisions
		in claims management
		expenses.
C0210 to C0280/R1710	Changes in other technical	Definition of changes in
	provisions — Gross	other technical provisions
		provided in directive 91/674/
		EEC where applicable:
		it is the changes in other
		technical provisions relating to insurance contracts arising
		from the gross direct and
		reinsurance business.
C0210 to C0280/R1720	Change in other technical	Definition of changes in other
	provisions — Reinsurers'	technical provisions provided
	share	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	
C0210 to C0280/K1800	Change in other technical provisions — Net	Definition of changes in other technical provisions
	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
		expensed incurred by the group during the reporting
		period, on accrual basis.
C0300/R1410-R1900	Total	Total for different items for
120 22200		all life lines of business,
		as defined in Annex I to

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C0300/R2500	Other expenses	Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should not include non—technical expenses such as tax, interest expenses, losses on disposals, etc.
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year. This amount is also disclosed under claims incurred (item R1610).

S.05.02 — Premiums, claims and expenses by country

General comments:

This section relates to annual disclosure of information for groups.

This template shall be disclosed from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re–valuation is required.

This template covers only insurance and reinsurance business within the scope of the consolidated financial statements.

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 disclosed 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 disclosed by country where the contract was entered into;
- For proportional and non–proportional reinsurance information shall be disclosed by country of localisation of the ceding undertaking.

For the purposes of this template 'country where the contract was entered into' means:

- (e) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- (f) The country where the branch is located (host country) when the contract was sold through a branch;

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(g) (EU EXAMPLE CONTACTOR THE STEED CLOSE TO PROVIDE SETS COREMAN MODIFIES. (See end of Document for details)

(h) 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 reins	urance 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 disclosed 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

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		relate in whole or in part to a later financial year.
C0080 to C0140/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.
C0080 to C0140/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0080 to C0140/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum

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		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 reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0080 to C0140/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0310	Claims incurred Gross — Direct business	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0320	Claims incurred Gross — Proportional reinsurance accepted	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial

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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 nonproportional reinsurance accepted. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0340	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year. This shall exclude claims management expenses and the movement in provisions in claims management expenses.
C0080 to C0140/R0400	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business

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legislation.gov.uk. Details of relevant an	nending instruments can be found on their wo	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.

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Authority under powers set out in CO1 ACCEPTATO Regulations 2018 (S.I. 20	subject to amendment by EU Exit Instrumer The Financial Regulators' Powers (Technic WHOT reseptnessesh. Pt. 2. These amen	al Standards etc.) (Amendment etc.)
legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	expenses and not split by lines of business. Should not include non—technical expenses such as tax, interest expenses, losses on disposals, etc
C0140/R1300	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.
Life insurance obligations		
C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written) — life obligations	Identify the ISO 3166–1 alpha–2 code of the countries being disclosed 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

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		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. It excludes claims management expenses and the movement in provisions

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C0220 to C0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1700	Claims incurred — Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. It excludes claims management expenses and the movement in provisions in claims management expenses.
C0220 to C0280/R1710	Changes in other technical provisions — Gross — Direct business and reinsurance accepted	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

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		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. Should 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.22.01 — Impact of long term guarantees measures and transitional

General comments:

This section relates to annual disclosure 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 disclosed positive if they increase the amount of the item being disclosed 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 should be disclosed).

The amounts disclosed in this template shall be net of Intra Group Transactions.

	ITEM	INSTRUCTIONS
Technical provisions		
C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of technical provisions including long term guarantee ('LTG') measures and transitional measures

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C00970/1800 Regulations 2018 (S.I. 20.	Thibact of transitional There amend ending instruments can be found on their will technical provisions	ments cremot contrectly disciplicant
	Technical provisions	due to the application of the transitional deduction to technical provisions. It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.
C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.

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C00GU/RG/ Gegulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant amounts	This country the second of the	MATHOUND OF THE PACTICITY OF LEGALS
	Technical Provisions	due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structureand technical provisions without other rovisions without other
C0010/R0020	Amount with LTG measures and transitionals — Basic own funds	transitional measures Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions. It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions and considering technical provisions with LTG and transitional measures.
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

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legislation.gov.uk. Details of relevant ame	nding instruments can be found on their we	ebsiles statementally structure and the
		term structure. It shall be the difference between the basic own funds calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the basic own funds considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional

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		funds considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	Total amount of eligible own funds to meet the solvency capital requirement ('SCR') calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the eligible own funds to meet SCR calculated considering

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(EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the eligible own funds to meet SCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions without transitional adjustment to the relevant risk-free interest rate term structure.
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the eligible own funds to meet SCR considering technical

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Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment provided and the content of the content o

legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.
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
C0030/R0090	Impact of transitional on technical provisions — SCR	Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0050/R0090	Impact of transitional on interest rate — SCR	Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the SCR calculated considering technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and considering technical provisions with LTG and transitional measures.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) C00/AU/ROOGEgulations 2018 (S.I. 20) WHID LEW ST 2 & 18th Pty 2. These amendments out not of utrelactive them. legislation gov.uk. Details of relevant amending instruments can be found on their websites. (See end of Document for details) SCR application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero. It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the maximum between the SCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions and technical provisions without transitional adjustment to the relevant risk-free interest rate term structure. Impact of matching Amount of the adjustment C0090/R0090 adjustment set to zero to the SCR due to the SCR application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the maximum between the SCR considering technical provisions with LTG and transitional measures, technical provisions without transitional deduction to technical provisions, technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and technical provisions without volatility adjustment and without other transitional measures.

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S.23.01. Dyne Funds 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details)

General comments:

This section relates to opening, quarterly and annual disclosure of information 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
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.

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ROOM/Exin Regulations 2018 (S	out in The Financial Regulators' Powers (Technic S.I. 2018 Nota - 1888 i Bable Ceaffed Frage notes and amending instruments can be found on their w part in ordinary share capital at group level—tier 2	dimenticate not currently available oned
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type 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.

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R0050/E00 Regulations 2018 (S.I. 2 legislation.gov.uk. Details of relevant an	The Financial Regulators' Powers (Technic O SAIBORTHNAE SAIBORTH AREA mending instruments can be found on their w accounts	gr Standards etc.) (Amenament etc.) IMPHFs 418 THE TOTAL VATYFÖRHA CH Ebsil Sof Gen 21 ed Document Member
		accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0060/C0010	Non-available subordinated mutual member accounts at group level — total	This is the total amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC.
R0060/C0030	Non-available subordinated mutual member accounts at group level — tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non–available as defined in Article 222(2)–(5) of Directive 2009/138/EC that meet the criteria for Tier 1 restricted.
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

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legislation.gov.uk. Details of relevant amending instruments can be found on their web 2009/\$38/EQ Document for details)			
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 that meet the criteria for Tier 1 restricted items.	

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)		
R0100/E00/40gulations 2018 (S.I. 20	AN this assailable bretter these amend ending instruments can be found on their we shares at group level—their we	impufsais not currently available on
		deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that 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 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 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 meet 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.

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R0120/C003egulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	The Financial Regulators' Powers (Technical Wolf) assailable shated. These amend and their well as the found on their well as the found on their well as the found on the count of the country.	al Standards etc.) (Amenament etc.) Meths vis vincountribunvoid Vincountribuner body See end of Document for details) Share premium accountribuners
	preference shares at group level — tier 1 restricted	relating to preference shares that is deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC 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 that 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 that meets the criteria for Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation 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.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities that meet the criteria for Tier 1 restricted items.

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		meet the criteria for Her 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 ne 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 nor available at group level –tota	net deferred tax assets which
R0170/C0050	An amount equal to the value of net deferred tax assets nor	

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(EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	lawashable at group levelese lines no	haros deemed mont available as defined in April 1912 (1914)
		of the Directive 2009/138/EC that meet the criteria for Tier 3.
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
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 items approved by supervisory authority as basic own funds not specified above 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 items approved by supervisory authority as basic own funds not specified above 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

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		din estiteted terns:
R0190/C0030	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above 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 items approved by supervisory authority as basic own funds not specified above tier 2	This is the amount of own fund items related to other items approved by supervisory authority as basic own funds not specified above which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0190/C0050	Non-available own funds related to other items approved by supervisory authority as basic own funds not specified above — 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 disclosed as part of another own fund item)— total	This is the total of minority interests in the group being disclosed upon. This row should be disclosed if minority interests have not been already included in other items of BOF (i.e. minority interests should not be counted twice).
R0200/C0020	Minority interests at group level (if not disclosed as part of another own fund item)— tier 1 unrestricted	The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 1 unrestricted items.
R0200/C0030	Minority interests at group level (if not disclosed as part	The amount of minority interests in the group being disclosed upon that meets the

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legislation.gov.uk. Details of relevant amo	nding insperienced be found on their we	Litigms (See end of Document for details)
R0200/C0040	Minority interests at group level (if not disclosed as part of another own fund item)— tier 2	The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 2.
R0200/C0050	Minority interests at group level (if not disclosed as part of another own fund item)—tier 3	The amount of minority interests in the group being disclosed upon that meets the criteria for Tier 3.
R0210/C0010	Non available minority interests at group level — total	This is the total amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/ EC.
R0210/C0020	Non available minority interests at group level — tier 1 unrestricted	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 unrestricted.
R0210/C0030	Non available minority interests at group level — tier 1 restricted	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 1 restricted.
R0210/C0040	Non available minority interests at group level — tier 2	This is the amount of minority interests which are deemed non–available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0210/C0050	Non available minority interests at group level — tier 3	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)–(5) of the Directive 2009/138/EC that meet the criteria for Tier 3.
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds		
P0220/C0010	Own funds from the financial	· · · · · · · · · · · · · · · · · · ·

R0220/C0010 Own funds from the financial statements that shall not of own fund items from

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do not meet the criteria to be classified as Solvency II own funds — total

reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.

These own fund items are either:

- i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional
- provisions; or
 items intended
 to perform the
 role of own funds
 that are not on the
 list of own fund
 items and have not
 been approved by
 the supervisory
 authority, and do
 not appear on the
 balance sheet as
 liabilities.

Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.

Deductions

R0230/C0010

Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — total

This is the total deduction for participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated financial entities carrying out financial activities, including the participations that are deducted according to Article

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(EU Exit) Regulations 2018 (S.I. 201	8/1115), regs. 2, 3, Sch. Pt. 2. These amend	m228 aparagraphi2aofithe on
legislation.gov.uk. Details of relevant ame	nding instruments can be found on their we	Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities.
R0230/C0020	Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 1 unrestricted	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, ('UCITS') management companies, institutions for occupational retirement provisions, non–regulated financial entities carrying out financial activities, including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC (to be showed separately in the row R0240). Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 unrestricted items.
R0230/C0030	Deductions for in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 1 restricted	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated financial

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.1. 20) 8/1115), regs. 2, 3, Sch. Pt. 2. These amendmential these and the control of the production governments of the found on their websitis in the control of the control

(EU Exit) Regulations 2018 (S.I. 20 legislation.gov.uk. Details of relevant am	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	dientities courrying out the ancial
		participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 1 restricted items.
R0230/C0040	Deductions for participations in other financial undertakings, including non–regulated undertakings carrying out financial activities — tier 2	This is the deduction of the participations in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non–regulated financial entities carrying out financial activities including the participations that are deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC. Those participations are deducted from basic own funds and added back as own funds according to the relevant sectoral rules in the rows from R0410 to R0440, thereby facilitating the calculation of SCR ratios both excluding and including other financial sector entities — tier 2.
R0240/C0010	whereof deducted according to art 228 of the Directive 2009/138/EC- total	This is the total value of participations deducted according to Article 228, paragraph 2 of the Directive 2009/138/EC, as part of

Status: Point in time view as at 02/12/2015.

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	0 ,	10250 total 5
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 disclosed 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 disclosed 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 disclosed in row R0230 — tier 2
R0250/C0010	Deductions for participations where there is non—availability of information (Article 229) — total	This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the Directive 2009/138/EC.
R0250/C0020	Deductions for participations where there is non—availability of information (Article 229) — tier 1 unrestricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to Article 229 of the Directive 2009/138/EC) — tier 1 unrestricted.
R0250/C0030	Deductions for participations where there is non–availability of information (Article 229) — tier 1 restricted	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to article 229 of the

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment Council Standards etc.) (Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment etc.)

legislation.gov.uk. Details of relevant amo	enaing instruments can be jound on their we	dietal (Lestinosedocument los aetatis)
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 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.

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RO2 ATUENO Regulations 2018 (S.I. 20	The Financial Regulators' Powers (Technic Deduction for the Hicipation men ending instruments can be found on their w Included with D&A when	dmenesare not surrenthravailable on
	combination of methods is used — tier 3	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 — total	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

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1188		TICHES.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
Ancillary own funds		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
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

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tegistation.gov.un. Detaits of retevant and	haing instruments can be jound on their we	agentaner on bounten for actuals)
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

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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	This is the amount of any future claims which mutual

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> 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.

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RO3 STATE THO Regulations 2018 (S.I. 20	The Financial Regulators' Powers (Technical North Art Willam)	lmenticate not currently available out
legistation.gov.uk. Details of relevant am	ending instruments can be faund on their wi funds at group level total	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.
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

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(EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendrals and checker and control and all legislation. (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendrals and checker and control and con		
		according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0410/C0020	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 unrestricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0410/C0030	Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies — Tier 1 restricted	Own funds in credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
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.

Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment & See Hattas Shiyuldia Ble on islation agough Partials of relayant amending instruments can be found on their websters.

	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	
		non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0420/C0010	Institutions for occupational retirement provision — total	Total of own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0420/C0020	Institutions for occupational retirement provision –tier 1 unrestricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction—tier 1 unrestricted. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0030	Institutions for occupational retirement provision –tier 1 restricted	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction—tier 1 restricted. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0040	Institutions for occupational retirement provision –tier 2	Own funds in institutions for occupational retirement provision, already net of

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Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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) EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 2. These amendment is a like a water for a few of the country of the countr

	18/1115), regs. 2, 3, Sch. Pt. 2. These amend ending instruments can be found on their w	
		Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC
R0420/C0050	Institutions for occupational retirement provision –tier 3	Own funds in institutions for occupational retirement provision, already net of any relevant Intragroup Transaction—tier 3. Those items should be also deducted of any non—available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC
R0430/C0010	Non-regulated entities carrying out financial activities — total	Total of own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0430/C0020	Non-regulated entities carrying out financial activities — tier 1 unrestricted	Own funds in non–regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 1 unrestricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to Article 228, paragraph 2 of the Directive 2009/138/EC.

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Status: Point in time view as at 02/12/2015.

Changes to legislation: Commission Implementing Regulation (EU) 2015/2452 is up to date with all changes known to be in force on or before 18 July 2024. 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)EUR 2015 No. 2452 may be subject to amendment by EU Exit Instruments made by the Prudential Regulation Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)

R04070/Ex0026 gulations 2018 (S.I. 20	The Financial Regulators' Powers (Technica NOA) regulatest entitleshese amend anding instruments can be found on their w carrying out financial	nows are nathwirently available bated
	activities — tier 1 restricted	activities, already net of any relevant Intragroup Transaction — tier 1 restricted. Those items should be also deducted of any non–available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0430/C0040	Non–regulated entities carrying out financial activities — tier 2	Own funds in non-regulated entities carrying out financial activities, already net of any relevant Intragroup Transaction — tier 2. Those items should be also deducted of any non-available own funds according to the relevant sectoral rules and deducted of own funds according to article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0010	Total own funds of other financial sectors	Total of own funds in other financial sectors. The total own funds deducted in cell R0240/C0010 are brought back here but net of IGTs and after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0020	Total own funds of other financial sectors — tier 1 unrestricted	Total of own funds in other financial sectors –tier 1 unrestricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)		
R0440/E0030gulations 2018 (S.I. 20.	8 [Hish covn funds of other amend of the instruments can be found in their will financial sectors	mental representation described the representation of the second
	restricted	restricted. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
R0440/C0040	Total own funds of other financial sectors — tier 2	Total of own funds in other financial sectors –tier 2. The total own funds deducted in cell R0230/C0010 are brought back here after the adjustment for non– available own funds according to the relevant sectoral rules and after the deduction according to Article 228, paragraph 2 of the Directive 2009/138/EC.
Own funds when using the Da	&A, exclusively or in combinati	on of method 1
R0450/C0010	Own funds aggregated when using the D&A and combination of method — Total	These are the total eligible own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the deduction and aggregation ('D&A') or a combination of methods, after the deduction 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

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	evant amending instruments can be found on their w	combination of methods, classified as Tier 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 intra—group transactions ('ITG') for the calculation of the aggregated group eligible own funds. The own funds figure disclosed here should 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 intra—group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 unrestricted items. The own funds figure disclosed here should be net of non available own funds and net of IGTs.
R0460/C0030	Own funds aggregated when using the D&A and	These are the eligible own funds after the elimination of

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R0520/C0030	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 1 restricted	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 1 restricted items.
R0520/C0040	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 2	This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 2.
R0520/C0050	Total available own funds to meet the consolidated group SCR (excluding the other financial sector and the undertakings included via D&A) — tier 3	This is the total own funds of the group, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the consolidated group SCR but excluding the own funds from other financial sector and from the undertakings included via D&A and that meet the criteria to be included in Tier 3.
R0530/C0010	Total available own funds to meet the minimum consolidated group SCR – total	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum consolidated group SCR, excluding the own funds from other financial sector and from the undertakings included via D&A
R0530/C0020	Total available own funds to meet the minimum	This is the own funds of the group, comprising basic own

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R0530/C0040 to meet the minimum group, comprising basic own consolidated group SCR funds after adjustments, that (group) — tier 2 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 This is the total group own meet the consolidated group funds which are eligible to SCR (excluding own funds cover the consolidated group from other financial sector SCR (excluding own funds and from the undertakings from other financial sector included via D&A) — total and from the undertakings included via D&A) under the limits For the purpose of the eligibility of those own fund items the consolidated group SCR should 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 This is the group own funds meet the consolidated group which are eligible under SCR (excluding own funds the limits set out to meet from other financial sector the consolidated group and from the undertakings SCR (excluding own funds from other financial sector included via D&A) — tier 1 unrestricted and from the undertakings included via D&A), that meet the criteria for Tier 1 unrestricted items.

Total eligible own funds to R0560/C0030 This is the own funds meet the consolidated group which are eligible under Status: Point in time view as at 02/12/2015.

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(EU Exit) Regulations 2018 (S.I. 20	The Financial Regulators' Powers (Technical SCR), (excluding own fundsment	nthos limits soteout doinneetn
registation.gov.ak. Details of retevant and	and from the undertakings included via D&A) — tier 1 restricted	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 available own funds to meet the minimum consolidated group SCR.
R0570/C0020	Total eligible own funds to meet the minimum consolidated group SCR — tier 1 unrestricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 unrestricted items.
R0570/C0030	Total eligible own funds to meet the minimum consolidated group SCR — tier 1 restricted	This is the eligible own funds of the group, that are available to meet the minimum consolidated group SCR that meet the criteria to be included in Tier 1 restricted items.
R0570/C0040	Total eligible own funds to meet the minimum consolidated group SCR — tier 2	This is the own funds of the group, that are available to meet the minimum consolidated group SCR

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legislation.gov.uk. Details of relevant amending instruments can be found on their we thinkely feet ind Theocoment for details)			
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 (only for the part of the group covered by method 1).	
R0650/C0010	Ratio of Eligible own funds to Minimum Consolidated Group SCR	This is the minimum solvency ratio calculated as the total of eligible own funds to meet the Minimum Consolidated group SCR divided by the Minimum Consolidated group SCR (excluding other financial sectors and the undertakings included via D&A).	
R0660/C0010	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A)	This is the total eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR.	
R0660/C0020	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 unrestricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A, to meet the total group SCR that meet the criteria to be included in Tier 1 unrestricted	
R0660/C0030	Total eligible own funds to meet the group SCR (including own funds from other financial sector and from undertakings included via D&A) — tier 1 restricted	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via D&A to meet the total group SCR that meet the criteria to be included in Tier 1 restricted	
R0660/C0040	Total eligible own funds to meet the group SCR (including own funds from other financial sector and	This is the eligible own funds, including the own funds from the other financial sectors and from the undertakings included via	

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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
R0680/C0010	Group SCR	The group SCR is the sum of the consolidated group SCR calculated in accordance with Article 336 (a), (b), (c) and (d) of Delegated Regulation (EU) 2015/35 (R0590/C0010) and the SCR for entities included with D&A (R0660/C0010).
R0690/C0010	Ratio of Eligible own funds to the group SCR including other financial sectors and D&A undertakings	This is solvency ratio calculated as the total of eligible own funds to meet the group SCR divided by the group SCR, including other financial sectors and D&A undertakings
Reconciliation Reserve		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as disclosed 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 group.
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

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	enamg instruments can be jound on their w	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 art 335 (1)(d) and (f) of Delegated Regulation (EU) 2015/35.
R0760/C0060	Reconciliation reserve — total	This is the reconciliation reserve of the group, 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 group.
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 group.
R0790/C00160	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums ('EPIFP').

S.25.01. — Solvency Capital Requirement — for groups on Standard Formula General comments:

This section relates to annual disclosure of information for groups.

For group reporting the following specific requirements shall be met:

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- (a) (EU EXPLOSION SUNTIL) ROAGO e.g. applicables when a methods last and effined in a Article 230 legislation of Directive 2009/108/EE is used seither fenclusively edition combination with method 2 as defined in Article 233 of Solvency II Directive;
- (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 Solvency II Directive.

	ITEM	INSTRUCTIONS
R0010–R0050/ C0110	Gross solvency capital requirement	Amount of the gross capital charge for each risk module, as calculated using the standard formula. The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable. These cells include the allocation of the adjustment due to the aggregation of the nSCR of the ring fenced finds ('RFF')/matching adjustment portfolios ('MAP') at entity level.
R0060/C0110	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of gross risk modules due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.
R0070/C0110	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.
R0100/C0110	Gross solvency capital requirement — Basic Solvency Capital Requirement	Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU)

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	ending instruments can be found on their wa	
		This amount shall fully
		consider diversification effects according to Article 304 of Directive 2009/138/
		EC. This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.
		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
R0030/C0080	USP — Life underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used: — Increase in the amount of annuity benefits — None
R0040/C0080	USP — Health underwriting risk	Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used: — Increase in the amount of annuity benefits — Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 — Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35

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	-	2015/35
		— Adjustment
		factor for non-
		proportional
		reinsurance
		 Standard deviation for NSLT health
		reserve risk referred
		to in Title I Chapter V Section 12
		of Delegated
		Regulation (EU)
		2015/35
		— None
		If more than one specific
		parameter is used, report
		them separated by comas.
R0050/C0080	USP — Non life	Identifies which undertaking
10030/2000	underwriting risk	specific parameters have been
		used in each risk module. At
		least one of the options on the
		following closed list should
		be used:
		— Standard deviation
		for non-life
		premium risk
		— Standard deviation
		for non–life gross
		premium risk
		Adjustment factor for non-
		proportional reinsurance
		Standard deviation
		for non–life reserve
		risk
		— None
R0010, R0030, R0040,	Simplifications	Identifies the risk sub-
R0050/C0090		modules of each risk module
		for which a simplified
		calculation method has been
		used.
		If simplified calculation
		methods for more than one risk sub-module have been
		used within one risk module,
		report them separated by
		comas.
Colombation of Colomb	1 D	Comus.
Calculation of Solvency Capi	iai Kequirement	

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DO10File of Regulations 2018	tout in The Financial Regulators' Powers (Technic (S.I. 2018) Herarissmå 13 rissk. Pt. 2. These amend vant amending instruments can be found on their w	dmonts are not duriently available on
R0140/C0100	Loss-absorbing capacity of technical provisions	Amount of the adjustment for loss—absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value.
R0150/C0100	Loss–absorbing capacity of deferred taxes	Amount of the adjustment for loss–absorbing capacity of deferred taxes calculated according to the standard formula. This amount should be disclosed as a negative value.
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 disclosed 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-on 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. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of

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legislation.gov.uk. Details of relevant amo	ending instruments can be found on their we	
		of the risk modules. The precise procedure should be previously agreed with the NSA.
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. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR.
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.
Information on other entities		

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R0500/E01 (Sulations 2018 (S.I. 20.	Clapitate equirement forese amend and the first naments can be found on their wo (Non-insurance capital requirements)	ments greenot gurantir available on
R0510/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
R0520/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules.
R0530/C0100	Capital requirement for other financial sectors (Non-insurance capital requirements) — Capital requirement for non-regulated entities carrying out financial activities	Amount of capital requirement for non–regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant

ANNEX III Document Generated: 2024-07-18

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	ending instruments can be found on their we	This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities.
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.
Overall SCR		
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 annual disclosure of information for groups.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

For group reporting the following specific requirements shall be met:

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- (c) (EU Exthreinformation until ROA60 eis. applicable when amothods lass defined, in a Article 230 legislation of Soprode of Hil Directive is insederative behalds when a voint constitution with methods 2 as defined in Article 233 of Solvency II Directive;
- (d) 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 Solvency II Directive.

	ITEM	INSTRUCTIONS
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 disclosed in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used: — 1 — Market risk — 2 — Counterparty default risk — 3 — Life underwriting risk — 4 — Health underwriting risk — 5 — Non—life underwriting risk — 6 — Intangible asset risk — 7 — Operational risk — 8 — Loss absorbing capacity ('LAC') of Technical Provisions (negative amount) — 9 — LAC Deferred Taxes (negative amount) Where standard formula risk modules cannot be disclosed,
		group shall attribute a number to each component different from 1 to 7. This number shall always

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Ngamongo mm Zommo oj ro	elevant amending instruments can be found on the	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. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories. Loss—absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be disclosed as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss—absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation. For the components Loss absorbing capacity of technical provisions and/or deferred taxes when disclosed as a separate component it should be the amount of the loss—absorbing capacity (these amounts should be disclosed as negative values) For components calculated using the standard formula this cell represents the gross nSCR. For components

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this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component. This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/ EC where applicable. 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.

C0060

Consideration of the future management actions regarding technical provisions and/or deferred taxes

To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:

1 — Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component 2 — Future management actions regarding the lossabsorbing capacity of deferred taxes embedded within the component 3 — Future management actions regarding the loss– absorbing capacity of technical provisions and deferred taxes embedded within the component

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		future management actions.
C0070	Amount modelled	For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula should be the difference between the amounts disclosed in C0040 and C0060.
C0080	USP	For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used: For life underwriting risk: Increase in the amount of annuity benefits None For health underwriting risk: Increase in the amount of annuity benefits Standard deviation for NSLT health premium risk Standard deviation for NSLT health premium risk Adjustment factor for non—

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(EU Exit) Regulations 2018 (S.I. 20) legislation.gov.uk. Details of relevant amo	18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w	lments are not currently a ebsite/s. (See end of Docu	nevetifor detailede
			Standard
			deviation
			for NSLT
			health
			reserve
			risk
			None
		For non-	
		underwr	iting risk:
			Standard
			deviation
			for non–
			life
			premium
			risk
		_	Standard
			deviation
			for non-
			life gross
			premium
			risk
			Adjustment
			factor
			for non-
			proportional
			reinsurance
			Standard
			deviation
			for non-
			life
			reserve
			risk
			None
		In any case, if mo	
		specific parameter	
		report them separa	
			ated by
		comas.	
C0090	Simplifications	For those compon	ents
		calculated accordi	ng to the
		standard formula	where
		simplifications ha	ve been
		applied, the risk s	
		modules of each r	
		for which a simpli	
		calculation metho	
		used should be ide	
		If simplified calcu	
		methods for more	
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		used within one ri	
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registation.go name Details of reterant and	naing instruments can be jound on their we	aggrands.cc end of Boetiment for details)
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components disclosed in C0030. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030. This amount should be disclosed as negative value.
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 disclosed only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add–ons	Amount of the total diversified SCR before any capital add–on.
R0210/C0100	Capital add—ons already set	Amount of capital add—ons that had been set at the reporting reference date. It will not include capital add—ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add—on should be split among the nSCR of the risk modules. The

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legislation.gov.uk. Details of relevant an	nending instruments can be found on their w	NSA.
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 disclosed as a single component. This amount shall be disclosed as a negative amount.
R0310/C0100	Amount/Estimate of the loss absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss—absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0400/C0100	Capital requirement for duration–based equity risk sub–module	Amount of the capital requirement for duration—based equity risk sub—module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when the 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 the group has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be disclosed when reporting

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	g	matering portiono 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 Solvency II Directive and the remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR disclosed in R0200/C0100.
R0470/C0100	Minimum consolidated group solvency capital requirement	Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.
R0500/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.
R0510/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.

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Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.)				
R0520/E010 (General Solutions 2018 (S.I. 2018) In Proceedings of the Solution				
	(Non-insurance capital requirements) — Institutions for occupational retirement provisions	for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules.		
R0530/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for non—regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is only applicable to group reporting where the group includes undertakings which are non—regulated entities carrying out financial activities.		
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries. This item is only applicable to group reporting and corresponds, for those entities which are not subsidiaries, to the capital requirement calculated in accordance with Solvency 2.		
R0550/C0100	Capital requirement for residual undertakings	Amount determined in accordance with Article 336 (1) (d) of Delegated Regulation (EU) 2015/35.		
R0560/C0100	SCR for undertakings included via D and A	Amount of the Solvency Capital Requirement for undertakings included under		

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		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 annual disclosure of information for groups.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

For group reporting the following specific requirements shall be met:

- (e) The information until R0460 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;
- (f) 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 Solvency II Directive.

	ITEM	INSTRUCTIONS
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 disclosed 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 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

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	18/1115), regs. 2, 3, Sch. Pt. 2. These amend anding instruments can be found on their w	
registation.gov.an. Betans of reterant ann	naing instruments can be Journ on their m	consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss—absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as separated components.
C0030	Calculation of the Solvency Capital Requirement	Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components. Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as negative values.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	The total amount of the diversification among components disclosed in C0030 calculated using the full internal model. This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030. This amount should be disclosed as a negative value.
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

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legislation.gov.uk. Details of relevant am	nding instruments can be found on their w	2003/41/EC to which transitional measures are applied. This item is disclosed 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. During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add—on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.
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 disclosed 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

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R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when the 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 the group has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and remaining part. It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR.
R0470/C0100	Minimum consolidated group solvency capital requirement	Amount of the minimum consolidated group Solvency Capital Requirement as stated in article 230 of Directive 2009/138/EC. This item is applicable to group reporting only.
R0500/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non–insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements.
R0510/C0100	Capital requirement for other financial sectors	Amount of capital requirement for credit

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(EU Exit) Regulations 2018 (S.I. 20)	institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	mentitutions, inwestment firms
		requirements, calculated in accordance with the relevant sectoral rules.
R0520/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are institutions for occupational retirement provision and subject to non–insurance capital requirements calculated in accordance with the relevant sectoral rules.
R0530/C0100	Capital requirement for other financial sectors (Non–insurance capital requirements) — Capital requirement for non–regulated entities carrying out financial activities	Amount of capital requirement for non—regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is only applicable to group reporting where the group includes undertakings which are non — regulated entities carrying out financial activities.
R0540/C0100	Capital requirement for non–controlled participation requirements	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not subsidiaries.

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		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.32.01 — Undertakings in the scope of the group

General comments:

This section relates to annual disclosure 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 C0180 to C0230 are related to criteria of influence;
- Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;
- Cell C0260 is related to group solvency calculation.

	ITEM	INSTRUCTIONS
C0010	Country	Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located
C0020	Identification code of the undertaking	Identification code by this order of priority if existent: — Legal Entity

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legislation.gov.uk. Details of relevant amo	ending instruments can be found on their w	bsite/s. (See e the ft Prammpforf letails)
legislation.gov.uk. Details of relevant amo	ending instruments can be found on their w	Article 212(1) (c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; — For non–EEA undertakings and non–regulated undertakings within the scope of the group, in the meaning of Article 212(1) (c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non–EEA or non–regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166– 1 alpha– 2 code of the country of the
C0030	Type of code of the ID of the undertaking	undertaking + 5 digits Identification of the code used in item 'Identification
	and a mining	code of the undertaking':

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C0040	Legal name of the undertaking	Legal name of the undertaking	
C0050	Type of undertaking	Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to both EEA and third—country undertakings. The following closed list of options shall be used: 1 — Life insurance undertaking 2 — Non life insurance undertaking 3 — Reinsurance undertaking 4 — Composite undertaking 5 — Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC 6 — Mixed—activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC 7 — Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC 8 — Credit institution, investment firm and financial institution 9 — Institution for occupational retirement provision 10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated	

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legistation.gov.uk. Details of retevant ame	maing instruments can be journa on their we	
C0060	Legal form	11 — Non— regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35 12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/ EC 13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of Directive 2009/138/ EC 14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35 15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35 99 — Other Identify the form of the undertaking. For categories 1 to 4 in cell 'Type of undertaking', the
C0000	Legal Ioliii	undertaking. For categories 1 to 4 in cell
C0070	Category (mutual/non mutual)	Indicate high level information on the legal form, i.e. whether the

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	etaits/s. (See end of Document for details)
		The following closed list shall be used: 1 — Mutual 2 — Non-mutual
C0080	Supervisory Authority	Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell 'Type of undertaking', where applicable. Please use the full name of the authority.
Criteria of influence	T.	1
C0180	% capital share	Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in Article 221 of Directive 2009/138/EC). This cell is not applicable for the ultimate parent undertaking.
C0190	% used for establishment of consolidated accounts	Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be disclosed in this item. This cell is not applicable for the ultimate parent undertaking.
C0200	% voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking This cell is not applicable for the ultimate parent undertaking.
C0210	Other criteria	Other criteria useful to assess the level of influence exercised by the participating

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legislation.gov.uk. Details of relevant am	ending instruments can be found on their w	This cell is not applicable for the ultimate parent undertaking.	
C0220	Level of influence	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212 (2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor. This cell is not applicable for the ultimate parent undertaking. The following closed list shall be used: 1 — Dominant 2 — Significant	
C0230	Proportional share used for the group solvency calculation	Proportional share is the proportion that will be used to calculate the group solvency. This cell is not applicable for the ultimate parent undertaking.	
Inclusion in the scope of Group supervision			
C0240	Inclusion in the scope of group supervision — Yes/No	Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/ EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214 (2) is the reason. The following closed list shall be used:	

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legislation.gov.uk. Details of relevant amount of the control of t	Inclusion in the scope of group supervision — Date of decision if art.214 is applied	2 — Not included in the scope (article 214 (a) 3 — Not included in the scope (article 214 (b) 4 — Not included in the scope (article 214 (c) Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken.	
Group solvency calculation			
C0260	Method used and under method 1, treatment of the undertaking	The item gathers information on the method used for group solvency calculation and the treatment of each undertaking. The following closed list shall be used: 1 — Method 1: Full consolidation 2 — Method 1: Proportional consolidation 3 — Method 1: Adjusted equity method 4 — Method 1: Sectoral rules 5 — Method 2: Solvency II 6 — Method 2: Other sectoral Rules 7 — Method 2: Local rules 8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC 9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC 10 — Other method	

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- (2) Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 12, 17.1.2015, p. 1).
- (3) Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).

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